

# **EXHIBIT 34**

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## UNDERGRADUATE COST OF ATTENDANCE DEFINITION POLICY

### 1.1 PURPOSE AND AUDIENCE

Penn's Cost of Attendance (COA) represents the standard educational expenses of a full-time, traditional undergraduate student. COA includes tuition, fees, books and supplies, room, board, transportation, and personal expenses. COA is updated yearly to reflect changes to these costs.

The intended audience for this policy is Financial Aid staff and undergraduate students.

### 1.2 SUPPORTING MANDATE

The Cost of Attendance is the cornerstone of establishing a student's financial need, as it sets a limit on the total aid that a student may receive. The COA allowance covers the standard enrollment period (9 months; summer excluded). If students incur educational expenses above and beyond their established COA, they may file for a COA adjustment (refer to the *Undergraduate COA Adjustments Policy*).

### 1.3 FORMAL POLICY STATEMENT

Penn's Cost of Attendance (COA) represents the standard educational expenses of a full-time, traditional undergraduate student. COA includes tuition, fees, books and supplies, room, board, transportation, and personal expenses. COA is updated yearly to reflect changes to these costs.

COA varies based on a student's living situation, as reported on the FAFSA:

- *On Campus* – living in institution-provided student housing; room cost is directly billed to the student
- *Off Campus* – living in non-affiliated housing; not billed directly by the school (student is responsible for monthly rent payments)
- *Commuting* – living at home (with parents or relatives)

COA is set annually in April / May, following final approval of tuition amount. The COA used when processing both Early Decision and Regular Decision applicants is therefore tentative (based on COA for the prior academic year).

#### Cost of Attendance Components and Methodology

COA Component	Methodology
<b>Tuition</b>	Determined each year by the Schools and Board of Trustees
<b>Fees</b>	<p>Required fees include:</p> <ul style="list-style-type: none"> <li>• General Fee – determined by Budget Office; includes general health, rec/gym, tech, and wellness fees</li> <li>• Tech Fee – determined by School and/or program</li> <li>• Clinical Fee – determined by School and/or program</li> </ul> <p><i>Note: Does not include Health Insurance (can be added via COA adjustment if student is utilizing University health insurance)</i></p>
<b>Books &amp; Supplies</b>	Based on average Books & Supplies allowance determined by the College Board

<b>Room</b>	<p><u>On Campus:</u> Based on standard dorm housing charge, set annually by Penn Residential Services  <i>Note: Students can opt to live in a more expensive dorm; the additional cost (up to a cap) cannot be covered by Penn Grant, but can be covered by self-help, the Family Contribution, or by student loans; additional cost can be incorporated via COA Adjustment</i></p> <p><u>Off Campus:</u> Based on half the average cost of a two-bedroom apartment in the Philadelphia area (data based on survey of 114 dwellings)</p> <p><u>At Home:</u> No allowance included</p>
<b>Board</b>	<p><u>On Campus:</u> Standard meal plan charge (set annually by Penn Dining)</p> <p><u>Off Campus:</u> Based on Bureau of Labor Statistics (BLS) food allowance for 1 meal a day (remaining 2 meals based on on-campus meal plan)</p> <p><u>At Home:</u> Based on meal plan allowance for 1 meal / day</p>
<b>Transportation</b>	<p><u>On Campus:</u> Based on 10 SEPTA roundtrips in Zone 4</p> <p><u>Off Campus:</u> Based on SEPTA Zone 1 monthly pass for 9 months</p> <p><u>At Home:</u> Based on SEPTA Zone 3 monthly pass for 9 months</p>
<b>Personal</b>	<p>Allowance for miscellaneous personal expenses set based on Bureau of Labor Statistics (BLS) data for the Philadelphia area. Includes monthly allowances for:</p> <ul style="list-style-type: none"> <li>• Clothing</li> <li>• Laundry</li> <li>• Personal Hygiene</li> <li>• Grooming</li> <li>• Recreation</li> </ul>

#### 2017 – 2018 Cost of Attendance Breakdown by Housing Choice

Component	ON CAMPUS	OFF CAMPUS	AT HOME
<b>Tuition</b>	\$47,416	\$47,416	\$47,416
<b>Fees</b>	\$6,118	\$6,118	\$6,118
<b>Books &amp; Supplies</b>	\$1,280	\$1,280	\$1,280
<b>Room</b>	\$9,818*	\$8,217	\$0
<b>Board</b>	\$5,248	\$4,500	\$1,800
<b>Transportation</b>	\$869	\$909 SEPTA Monthly Zone 1 \$101	\$1,467 SEPTA Monthly Zone 3 \$163
<b>Personal</b>	\$1,835	\$1,835	\$1,835
<b>Total</b>	<b>\$72,546</b>	<b>\$70,237</b>	<b>\$59,878</b>

*\*Note: Upperclassmen can opt to live in a more expensive dorm; the additional cost (up to a cap) cannot be covered by Penn Grant, but can be covered by self-help, the Family Contribution, or by student loans; additional cost can be incorporated via COA Adjustment*



**2017 – 2018 Cost of Attendance Components [Staff-Only Section]**

Component	ON CAMPUS		OFF CAMPUS		AT HOME	
	SAM Code	Amount	SAM Code	Amount	SAM Code	Amount
<b>Tuition</b>	U1	\$47,416	U1	\$47,416	U1	\$47,416
<b>General Fee</b>	U2	\$4,752	U2	\$4,752	U2	\$4,752
<b>Tech Fee</b>	UC	\$820	UC	\$820	UC	\$820
<b>Clinical Fee</b>	UE	\$546	UE	\$546	UE	\$546
<b>Books</b>	U8	\$1,280	U8	\$1,280	U8	\$1,280
<b>Room</b>	U3	\$9,818	UP	\$8,217		\$0
<b>Board</b>	U5	\$5,248	UQ	\$4,500	U7	\$1,800
<b>Transportation</b>	UI	\$869	UN	\$909	UJ	\$1,467
<b>Personal</b>	U9	\$1,835	U9	\$1,835	U9	\$1,835

Staff Notes

- Assume the lower room cost for returning domestic students. If a student opts for higher-cost room (\$13,750), adjust COA on a case-by-case basis
- Assume the Off Campus COA for returning Foreign Financial Aid (FFA) recipients. On Campus COA can be assigned if the student contacts the Financial Aid office
- As of 2017-18, the Rec Fee is now rolled up into the General Fee

**1.4 DISTRIBUTION CHANNELS**

- **SFS Staff Website / G Drive**
- **Penn SRFS Website**
- **Email.** This policy will be shared by email with all applicable staff each time it is updated. Additionally, this policy should be linked to in background email distributed to students preparing to live off-campus

**1.5 ESCALATION / ENFORCEMENT**

Any questions regarding this policy should be directed to Amy Hooper.

**1.6 MAINTENANCE**

Owner	Date of Initial Sign-Off	Date of Last Update	Update Cadence
Amy Hooper	12/13/17	N/A	Annually

**1.7 DEFINITIONS AND REFERENCES**

Term	Definition

Reference Type	Reference Name	Notes

## UNDERGRADUATE COST OF ATTENDANCE ADJUSTMENTS POLICY

### 1.1 PURPOSE AND AUDIENCE

Penn recognizes that students may incur expenses above and beyond their established Cost of Attendance (COA). Undergraduate students may file for a COA adjustment to incorporate these expenses into their budget. Adjustments are intended for extenuating circumstances, and Penn Financial Aid will determine adjustments on a case-by-case basis.

The intended audience for this policy is Financial Aid staff and undergraduate students.

### 1.2 SUPPORTING MANDATE

Penn recognizes that students may incur expenses above and beyond their established Cost of Attendance (COA). Undergraduate students may file for a COA adjustment to incorporate these expenses into their budget. Note that adjustments are intended for extenuating circumstances.

### 1.3 FORMAL POLICY STATEMENT

Penn Financial Aid uses the following guidelines when determining if expenses warrant a COA adjustment. Note that these are guidelines; Penn Financial Aid will determine student eligibility on a case-by-case basis.

Expense Type	Expense	Budget Increase Guidance	Required Documentation	SAM Code [Staff-only]
<b>Child Care</b>	Child Care (day care, sitter, etc.)	Cost of care (during enrollment period) <i>*Note: Only covers babysitter during reasonable school hours</i>	Appropriate receipts	
<b>Clothing</b>	Clothing (special circumstances)	Cost of clothing (e.g. winter clothing, business attire for interviews)	Appropriate receipts	
<b>Computers</b>	Computer	Cost of computer (up to \$3000) <i>*Note: Only one increase for computer over course of academic program</i>	Appropriate receipts	
<b>Exam Prep</b>	Exam Prep Courses	NO PERMISSABLE ALLOWANCE		
<b>Fees</b>	Miscellaneous Penn Fees	Cost of additional Penn fees (e.g. lab fees, tech fees, housing fees, College House fees for High Need students)	Appropriate receipts	
<b>Living Expenses</b>	More Expensive Dorm Option (high-rises)	Dorm cost above standard allowance; cap of \$13,234 for 2017-18 <i>*Note: This additional amount CANNOT be covered by Penn Grant, but can be covered by self-help, the Family Contribution, or by student loans</i> <i>*Note: This housing type is not an option for freshmen</i>	Housing statement	
	Other Additional Living Expenses	Expenses above the standard budget (but not exceeding 25% above); determined on a case-by-case basis <i>*Note: Beginning in 2018-19, COA adjustments for living expenses will no longer be available for incoming students</i>	Rent statement, etc.	U3
<b>Loans / Debt</b>	Consumer Debt (e.g. credit card, non-educational loans)	NO PERMISSABLE ALLOWANCE		

	Direct Loan Fees	Cost of fees incurred	Direct Loan statement	
<b>Medical / Dental Expenses</b>	Health Insurance (1)	Cost of University-sponsored health insurance plan	Health insurance documentation	UH
	Health Insurance (2)	Actual costs above standard health insurance cost	Health insurance documentation	UH
	Medical / Dental / Pharmaceutical Expenses	Cost of treatment not covered by Medical Insurance	Appropriate receipts	
	Psychiatric Services / Counseling	Cost of treatment	Doctor / counselor letter detailing purpose of treatment program, length of time, and cost of treatment	
<b>Relocation Expenses</b>	Moving Expenses	NO PERMISSABLE ALLOWANCE		
	Post-Graduation Relocation	NO PERMISSABLE ALLOWANCE		
<b>Supplies / Books</b>	Supplies / Books	Actual costs above standard allowance	Appropriate receipts	U8
<b>Transportation</b>	Travel for Educational Research (e.g. conferences)	Transportation cost	Advisor note stating that travel is required for course of study; transportation receipt	
	Travel to Campus	Cost of two round trips from permanent residence to campus (determined using permanent residence zip code)	Appropriate receipts	UT

#### 1.4 DISTRIBUTION CHANNELS

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- **Email.** This policy will be shared by email with all applicable staff each time it is updated.

#### 1.5 ESCALATION / ENFORCEMENT

Any questions regarding this policy should be directed to Amy Hooper

#### 1.6 MAINTENANCE

Owner	Date of Initial Sign-Off	Date of Last Update	Update Cadence
Amy Hooper	12/13/17	N/A	Annually

#### 1.7 DEFINITIONS AND REFERENCES

Term	Definition	

Reference Type	Reference Name	Notes

## UNDERGRADUATE COST OF ATTENDANCE ADJUSTMENTS PROCEDURE

### 1.1 PURPOSE AND AUDIENCE

Penn recognizes that students may incur expenses above and beyond their established Cost of Attendance (COA). Undergraduate students may file for a COA adjustment to incorporate these expenses into their budget. Adjustments are intended for extenuating circumstances, and Penn Financial Aid will determine adjustments on a case-by-case basis.

This is an internal job aid for Financial Aid staff.

### 1.2 DESCRIPTION

Processing COA adjustments requires referencing the **Undergraduate Cost of Attendance Adjustments Policy** and using Professional Judgement to determine if additional expenses warrant an adjustment.

The annual timeline for processing COA adjustments is below:

*May*

- Update the Undergraduate Application for COA Adjustment form (don't post onto website until after May 1<sup>st</sup>)
- Begin processing summer requests
- Wait until after precert runs (third week of May) before beginning any fall/spring requests
- Budget requests are submitted on an on-going basis from May onward

### 1.3 PARTICIPANTS

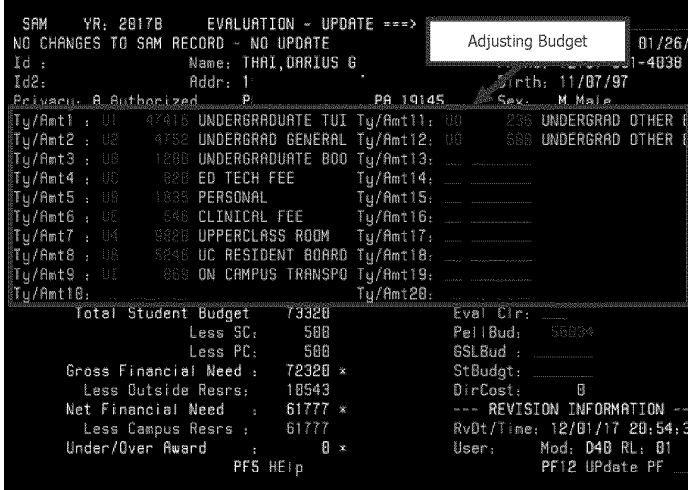
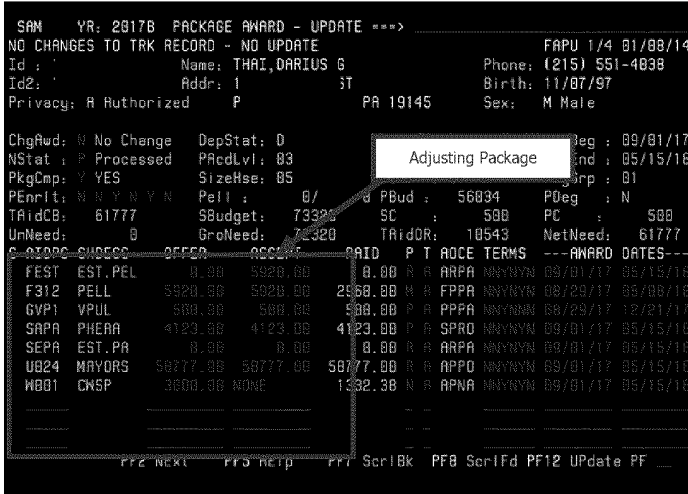
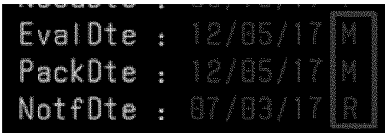
- Financial Aid Counselor(s)


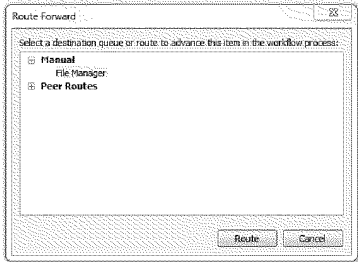
### 1.4 TECHNOLOGY

- SAM
- SFS EASI
- ImageNow

### 1.5 PROCEDURE STEPS

#	Step	Systems & Tools	Step Owner
1.	<p>Receive completed "Undergraduate Application for COA Adjustment" (either directly from student or via ImageNow). Students should itemize their request by budget component (e.g. medical expenses or computer purchase) in the "Additional Amount Requested" column.</p> <p>If a student calls or visits Financial Aid in person, direct them to complete the online application, which can be accessed under the "Forms" section of the SFS website.</p>	ImageNow	Counselor
2.	<p>Review the application, referencing the budget increase guidelines in the <b>Undergraduate COA Adjustments Policy</b>.</p> <p>Itemize approved amounts in the "Additional Amount Approved" column of the application. List the total budget increase and any supporting explanation at the bottom of the form, then sign and date.</p> <p><i>Note: Counselor can either approve, partially approve, or deny the</i></p>	N/A	Counselor

#	Step	Systems & Tools	Step Owner
	<i>application.</i>		
3.	If the student was granted a budget increase, input the approved amounts as line items on the SAM EU1 screen, using the SAM codes listed in the <b>Undergraduate COA Adjustments</b> Policy.	SAM	Counselor
			
4.	Manually adjust award line items on PU1 screen to meet the new UnNeed, following the standard packaging strategy (refer to the <b>Undergraduate Packaging Procedure</b> for additional guidance).	SAM	Counselor
			
5.	Update flags on SU1: <ul style="list-style-type: none"> <li>Change EvalDte to M</li> <li>Change PackDte to M</li> <li>Change NotfDte to R</li> </ul>	SAM	Counselor
			

#	Step	Systems & Tools	Step Owner
6.	Document the result of the COA adjustment request and any additional details on the Comments screen.  14-15 BUDGET INCREASED BY \$4000; \$3000 FOR LIVING EXPENSES AND \$1000 FOR MED EXPENSES. EMLD LOANS.	EASI	Counselor
7.	If the document has already been imaged, route the document forward to File Manager.    	ImageNow	Counselor
	If not, mark the document as "Processed" and put in the Imaging bin by the copier.		
8.	Notify the student of the outcome of the COA adjustment request. Convey the total amount of the budget increase and any relevant comments. If the request was denied, explain the rationale.	N/A	Counselor

## 1.6 QUESTIONS / ESCALATION

Any questions regarding this procedure should be directed to Amy Hooper.

## 1.7 MAINTENANCE

Owner	Date of Initial Sign-Off	Date of Last Update	Update Cadence
Nicole Blake (Current)			
Amy Hooper Elaine Varas (Initial)	12/13/17	N/A	Annually

## 1.8 REFERENCES AND DEFINITIONS

Reference Type	Reference Name	Notes
Internal Application	Undergraduate Application for COA Adjustment	

Term	Definition

## UNDERGRADUATE APPEALS AND REEVALUATION POLICY

### 1.1 PURPOSE AND AUDIENCE

Penn recognizes that family circumstances change, and offers a financial aid appeals process to accommodate this reality. Students may file an appeal if their financial situation has changed significantly since they initially submitted their financial aid application.

The intended audience for this policy is Financial Aid staff and undergraduate students.

### 1.2 SUPPORTING MANDATE

Students may file an appeal if they or their family have experienced extenuating circumstances.

Appeals are intended for extenuating circumstances. Circumstances that warrant an appeal include, but not limited to recent:

- Unemployment
- Reduction of income (not including voluntary retirement)
- Death of a parent or spouse
- Divorce or separation
- Natural disasters
- Other

### 1.3 FORMAL POLICY STATEMENT

Penn conducts a detailed review of initial financial aid applications; however, Penn offers appeals / reevaluations in the case of extenuating circumstances or when the student and their family would like Penn to consider additional circumstances that may affect their ability to pay. The most common eligible circumstances are listed in the table below (along with corresponding documentation).

Students that do not fit the below circumstances may still request a reevaluation. These students should clearly state the circumstances that may affect their ability to pay as well as present documentation that corroborates their circumstance.

All students requesting a reevaluation must complete the [Penn Application for Reevaluation](#) and submit the documentation listed below. Penn Financial Aid staff may require the submission of further documentation.

Reevaluations will be completed within 5 business days. Students will be notified by mail or Penn InTouch (continuing students) regarding the outcomes of Penn's reevaluation.

*Note: For dependent students, the circumstances and documentation listed apply to parents. For independent students, the circumstances and documentation listed apply to the students themselves.*

Circumstance	Required Documentation: U.S. Citizens and Permanent Residents	Required Documentation: International Students
Loss of Employment	<ul style="list-style-type: none"> <li>• <a href="#">Penn's Financial Aid Application for Reevaluation</a></li> <li>• Copy of 2016 and 2017 IRS Tax Returns</li> <li>• Copies of 2016 and 2017 W2s</li> <li>• Proof of unemployment benefits eligible to receive (if ineligible for benefits,</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Penn's Financial Aid Application for Reevaluation</a></li> <li>• Copy of your foreign tax return translated into English and U.S. currency</li> <li>• Verification of the income documentation you provided for your</li> </ul>



	please submit proof of separation from employer) <ul style="list-style-type: none"> <li>• Proof of any severance pay received</li> <li>• Most recent pay stub</li> </ul>	student visa
Reduction in Income	<ul style="list-style-type: none"> <li>• <u>Penn's Financial Aid Application for Reevaluation</u></li> <li>• Copy of 2016 and 2017 IRS Tax Returns</li> <li>• Copies of 2016 and 2017 W2s</li> <li>• Three most recent pay stubs</li> </ul>	<ul style="list-style-type: none"> <li>• <u>Penn's Financial Aid Application for Reevaluation</u></li> <li>• Copy of your foreign tax return translated into English and U.S. currency</li> <li>• Verification of the income documentation you provided for your student visa</li> <li>• Three most recent pay stubs</li> </ul>
Death of a Parent or Spouse	<ul style="list-style-type: none"> <li>• <u>Penn's Financial Aid Application for Reevaluation</u></li> <li>• Copy of Death Certificate</li> <li>• Documentation of life insurance benefits received, if applicable</li> </ul>	<ul style="list-style-type: none"> <li>• <u>Penn's Financial Aid Application for Reevaluation</u></li> <li>• Official death certificate translated into English</li> <li>• Documentation of life insurance benefits received, if applicable</li> </ul>
Divorce or Separation	<ul style="list-style-type: none"> <li>• <u>Penn's Financial Aid Application for Reevaluation</u></li> <li>• Copy of 2016 and 2017 IRS Tax Returns</li> <li>• Copies of 2016 and 2017 W2s</li> <li>• Copy of lease for new residence, if applicable</li> <li>• Proof of divorce proceedings or legal separation</li> </ul>	<ul style="list-style-type: none"> <li>• <u>Penn's Financial Aid Application for Reevaluation</u></li> <li>• Copy of your foreign tax return translated into English and U.S. currency</li> <li>• Official documentation regarding marriage status/divorce translated into English</li> <li>• Copy of lease for new residence, if applicable</li> </ul>
Natural Disaster	<ul style="list-style-type: none"> <li>• <u>Penn's Financial Aid Appeal / Reevaluation Application</u></li> <li>• Public media articles</li> <li>• Pictures of home</li> <li>• Copies of insurance coverage</li> <li>• Any additional supporting documentation that corroborates the effects of the natural disaster</li> </ul> <p><i>Note: Further substantiation will be needed after appraisals can be done</i></p>	<ul style="list-style-type: none"> <li>• <u>Penn's Financial Aid Application for Reevaluation</u></li> <li>• Public media articles</li> <li>• Pictures of home</li> <li>• Copies of insurance coverage</li> <li>• Any additional supporting documentation that corroborates the effects of the natural disaster</li> </ul> <p><i>Note: Further substantiation will be needed after appraisals can be done</i></p>

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#### 1.4 DISTRIBUTION CHANNELS

- **SFS Staff Website / G Drive**
- **Penn SRFS Website**
- **Email.** This policy will be shared by email with all applicable staff each time it is updated.

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#### 1.5 ESCALATION / ENFORCEMENT

Any questions regarding this policy should be directed to Elaine Varas or Nicole Blake

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**1.6 MAINTENANCE**

<b>Owner</b>	<b>Date of Initial Sign-Off</b>	<b>Date of Last Update</b>	<b>Update Cadence</b>
Elaine Varas /Nicole Blake (current)			Annually
Beth Cairns (initial)	12/15/17	N/A	

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**1.7 DEFINITIONS AND REFERENCES**

<b>Term</b>	<b>Definition</b>

<b>Reference Type</b>	<b>Reference Name</b>	<b>Notes</b>

## UNDERGRADUATE APPEALS AND REEVALUATION PROCEDURE

### 1.1 PURPOSE AND AUDIENCE

Penn recognizes that family circumstances change, and offers a financial aid reevaluation process to accommodate this reality. Students may file a reevaluation if their financial situation has changed significantly since they initially submitted their financial aid application or if there are additional circumstances affecting their ability to pay.

This is an internal job aid for Financial Aid staff.

### 1.2 DESCRIPTION

Students may file a reevaluation if their financial situation has changed significantly since they initially submitted their financial aid application or if there are additional circumstances affecting their ability to pay.

Reevaluations are intended for extenuating circumstances. Circumstances that warrant a reevaluation include recent:

- Unemployment
- Reduction of income (not including voluntary retirement)
- Divorce or separation
- Death of a parent or spouse
- Natural disasters
- Other

The public-facing **Undergrad Appeals and Reevaluations Policy** states that reevaluations will be completed within 5 business days; however, Financial Aid has an internal goal of processing reevaluations within 48 hours.

Financial Aid staff should follow the below prioritization guidelines:

- December – January: EDP (48-hour turnaround)
- April: RDP (48-hour turnaround)

Note that reevaluations often require professional judgment; as such, 25-30% of cases should be referred to Committee based on case complexity.

### 1.3 PARTICIPANTS

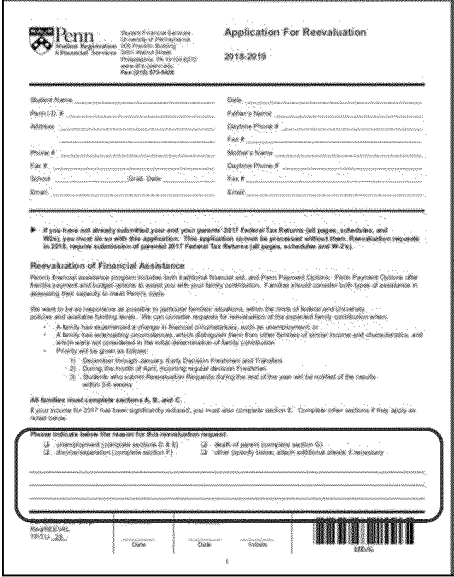
- Financial Aid Counselor(s)
- Financial Aid Manager(s)

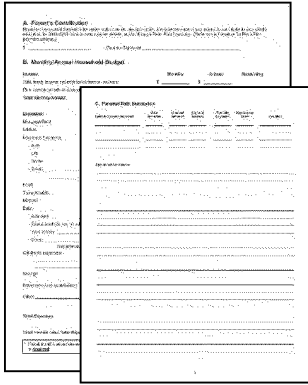
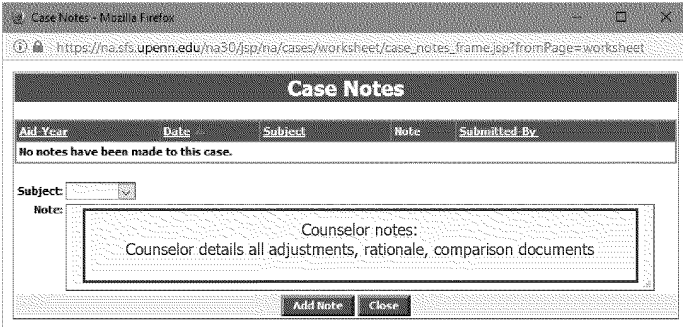
### 1.4 TECHNOLOGY

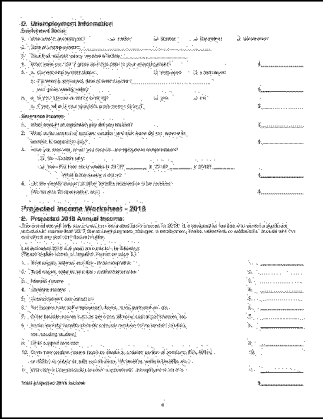
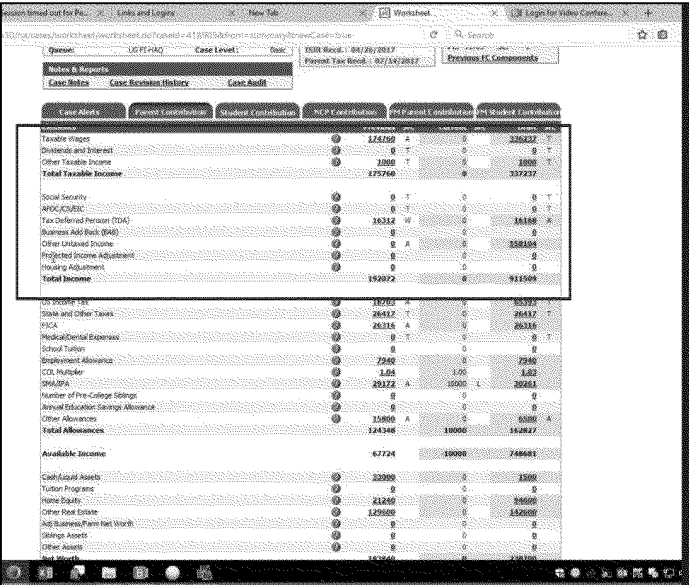
- Needs Analyzer
- ImageNow
- SAM
- EASI

### 1.5 PROCEDURE STEPS

#	Step	Systems & Tools	Step Owner
9.	<p>Receive <b>Application for Reevaluation</b> from student. Applications can be found on Penn's Student Registration and Financial Services <a href="#">website</a>.</p> <p>Students complete the application and send back to the Financial Aid Office, along with relevant supporting documentation. The documents are processed and routed to the Counselor's queue in ImageNow (refer to <b>Document Acceptance Procedure</b> for more details).</p>	ImageNow	Imaging
10.	Open Reeval queue within ImageNow to retrieve application and	ImageNow	Counselor

#	Step	Systems & Tools	Step Owner
	supporting documentation.		
11.	<p>Check application (comments on bottom of first page) for rationale in requesting reevaluation. Understanding rationale for request will be used in deciding the appropriate steps to take between 7 – 26.</p> <p><i>Note: All students requesting reevaluation must complete Sections A, B, and C of the form. Completion of additional sections depends on rationale for reevaluation.</i></p> 	ImageNow	Counselor
12.	<p>Compare values in Sections B and C of the application against associated values listed on Needs Analyzer. Note that all students must complete these sections of the application.</p> <p>When reviewing application, determine if there is any key information on the form that is not currently captured in Needs Analyzer. Pay particular attention to the following areas, utilizing professional judgment:</p> <ol style="list-style-type: none"> <li>1. <i>Medical expenses</i> that are not currently allowed for (based on Schedule A; How much have we currently allowed for? Are the expenses new this year?)</li> <li>2. <i>Parental debt</i> for education (themselves or siblings)</li> <li>3. <i>Unusual expenses</i> (e.g. new roof)</li> <li>4. <i>Second household</i> due to job (use professional judgement around personal choice vs. legitimate need)</li> </ol> <p>Wherever possible, validate differences by referencing taxes. Additionally, if prior to March, Counselor should request prior year taxes as taxes are main source of truth.</p> <p>If uncertain or faced with a complex case, refer to Committee.</p>	Needs Analyzer	Counselor

#	Step	Systems & Tools	Step Owner
			
13.	Clearly document any changes in case notes.	Needs Analyzer	Counselor
			
14.	Jump to relevant section below based on rationale for reevaluation request.	N/A	Counselor
<b>Unemployment (Sections D &amp; E)</b>			
15.	<p>Review Sections D and E of the application, taxes, and documentation (refer to <b>Undergraduate Appeals &amp; Reevals Policy</b> for required documentation by category). Compare against associated values currently listed in Needs Analyzer. Factors to consider:</p> <ol style="list-style-type: none"> <li>1. How recent is the job loss?</li> <li>2. Are unemployment benefits being received?</li> <li>3. Was there a severance payment?</li> <li>4. What is the spousal income?</li> </ol> <p>For a recent job loss, be conservative, as the parent may find new work in the near future.</p>	Needs Analyzer	Counselor

#	Step	Systems & Tools	Step Owner
			
16.	<p>Determine if the case merits a reevaluation. If so, estimate annual income using the following manual formula:</p> <p>Year-to-date income prior to job loss (extrapolate from last paystub based on amount / pay frequency)  <b>PLUS</b>  4 months of unemployment benefits (based on proof of eligible unemployment benefits)  <b>PLUS</b>  Estimated income of new job for remainder of year (based on 80% of previous Annual salary from last paystub)</p>	Needs Analyzer	Counselor
17.	<p>Changes should be input in the "Income" section of Needs Analyzer. The "Earned Income" section should be updated with earnings prior to job loss and estimated future income, and anticipated unemployment benefits should be added to the "Other Reportable Income" section.</p>	Needs Analyzer	Counselor
18.		Needs Analyzer	Counselor

#	Step	Systems & Tools	Step Owner

19. Clearly document any changes in case notes.

Needs Analyzer

Counselor

#### *Reduction in Income (Section E)*

20. Review Section E of the application, taxes, and documentation (refer to **Undergraduate Appeals & Reveals Policy** for required documentation by category).

Needs Analyzer

Counselor

If changes are warranted, input income changes into the "Earned Income" line of Needs Analyzer.

*Note: Exercise caution when handling reduction in income for self-employed individuals.*



#	Step	Systems & Tools	Step Owner
	<p><b>D. Unemployment Information</b>  <b>Employment Status:</b>            1. Were you unemployed? <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Brother <input type="checkbox"/> Sister            2. Date that individual became unemployed            3. What week end of 2017 gross earnings and local unemployment?            4. Current employment status: <input type="checkbox"/> employed <input type="checkbox"/> unemployed            5. If currently unemployed, date of unemployment and gross weekly salary            6. If you have recently worked, <input type="checkbox"/> yes <input type="checkbox"/> no            7. If yes, when in your recovery group weekly salary?  <b>Recovery Income:</b>            1. What amount of separation pay did you receive?            2. What dollar amount of outside income did you receive in addition to separation pay?            3. Have you received or will you receive unemployment compensation?            4. Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, for how many weeks in 2017? <input type="text"/> 0-26            5. What is the weekly amount?            6. List the weekly amount of other benefits received if he is receiving (Unemployment Compensation, etc.)  <b>Projected 2018 Annual Income</b>            This worksheet will help you obtain your estimated family income for 2018. It is designed for families who expect a significant increase or decrease from 2017 due to unemployment, changes in employment, illness, retirement, or education. Include with this worksheet any pertinent documentation.            List additional 2018 (but past) amounts for the following:            Please explain source in margin column on page 62            1. Your wages, income and tax (self-employed)            2. Social wages, salaries and tips - self-employed            3. Interest income            4. Dividend income            5. Unemployment compensation            6. Rent income from self-occupied units, hotels, homes, apartments, etc.            7. Other taxable income such as pensions, annuities, capital gains/losses, etc.            8. Social security benefits (include separate amounts for dependent children)            9. Child support received            10. Other non-taxable income (such as disability, interest portion of annuities, IRAs, 401(k), etc.)            11. Unemployment Compensation or other supplemental unemployment benefits  <b>Total projected 2018 income</b></p>		
21.	Manually adjust state and local taxes and FICA based on income changes (federal taxes automatically recalculate).	Needs Analyzer	Counselor



#	Step	Systems & Tools	Step Owner

22. Clearly document any changes in case notes.

Needs Analyzer

Counselor

### *Divorce/Separation (Section F)*

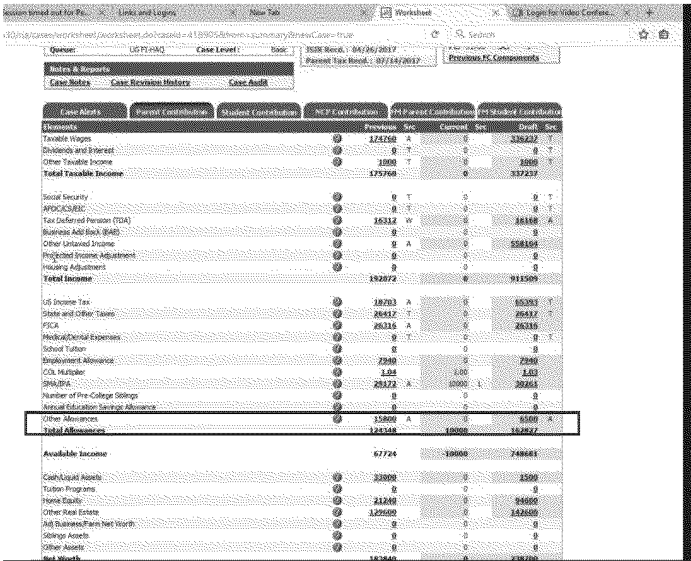
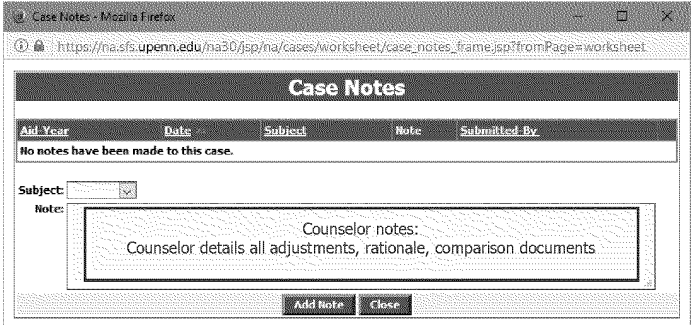
23. Review Section F of the application, taxes, and documentation (refer to **Undergraduate Appeals & Reveals Policy** for required documentation by category).

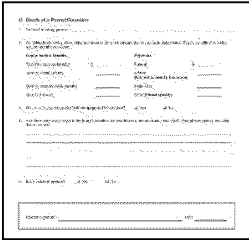
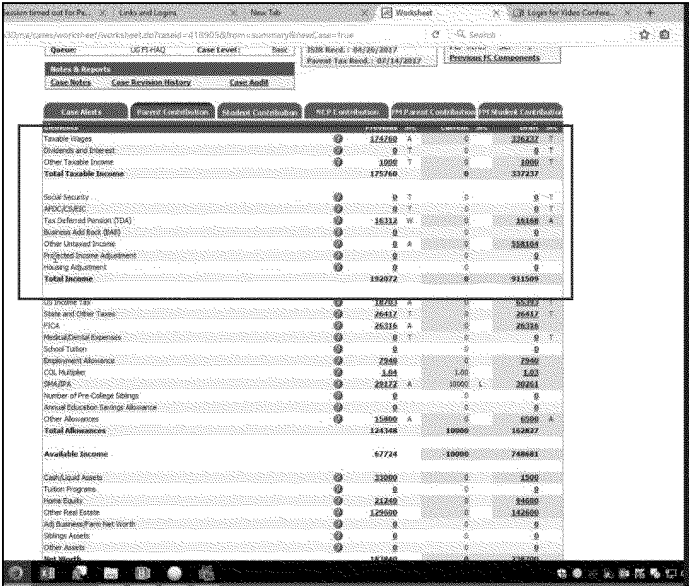
Needs Analyzer

Counselor

Determine if parents filed taxes jointly for the prior year (e.g. even if currently filing separately, parents are listed on the CSS Profile as filing jointly). If so, NO changes will be incorporated for this year.

If filing separately in future years, use standard custodial / noncustodial Need Analysis process.

#	Step	Systems & Tools	Step Owner
	<div style="border: 1px solid black; padding: 10px;"> <p><b>F. Recent Divorce or Separation</b></p> <p>1. Date of separation: _____ Date of Divorce: _____</p> <p>2. Briefly describe the change in the household situation: _____</p> <p>3. Where parent is the custodial parent? _____</p> <p>4. How many weeks reside at the custodial parent's household (excluding weeks into the parent)? _____</p> <p>5. Name, address, and telephone number of non-custodial parent: _____</p> <p>6. Occupation of non-custodial parent: _____</p> <p>7. Property Settlement: a. What is the custodial parent's share of the house, other property, and assets? _____ b. What is the non-custodial parent's share of the house, other property, and assets? _____</p> <p><small>The non-custodial parent must complete the "Non-Custodial Parent Information Form (NCPFI)". This form is available on our website at <a href="http://www.sfs.upenn.edu/supac">www.sfs.upenn.edu/supac</a>. No action can be taken on this remediation request until the NCPFI is received.</small></p> </div>		
24.	<p>If parent can prove that they no longer reside at the same address, allow up to a maximum of \$1000 per month for additional living expenses.</p> <p>This allowance should be added to the "Other Allowances" section of Needs Analyzer, and split into different line items based on provided documentation.</p>	Needs Analyzer	Counselor
	 <p>The screenshot shows a 'Worksheet' for a case. It includes a table with columns for 'Expense', 'Previous Year', 'Current', and 'Difference'. The table lists various income and expense items, including 'Total Taxable Income', 'Total Income', 'US Income Tax', 'State and Other Taxes', 'FICA', 'Medical/Dental Expenses', 'Employment Allowance', 'COL Multiplier', 'SMA/IRA', 'Number of Pre-College Savings', 'Annual Education Savings Allowance', 'Other Allowances', 'Available Income', 'Cash/Liquid Assets', 'Tuition Programs', 'Habit Equity', 'Other Real Estate', 'SMA/IRA/Pre-College Savings', 'Savings Assets', and 'Other Assets'.</p>		
25.	<p>Clearly document any changes in case notes.</p>	Needs Analyzer	Counselor
	 <p>The screenshot shows a 'Case Notes' form in a Mozilla Firefox browser window. The form has a table with columns: 'Add Year', 'Date', 'Subject', 'Note', and 'Submitted By'. Below the table, there is a 'Subject' dropdown menu and a 'Note' text area. A text box contains the instruction: 'Counselor notes: Counselor details all adjustments, rationale, comparison documents'. At the bottom, there are 'Add Note' and 'Close' buttons.</p>		

#	Step	Systems & Tools	Step Owner
	<i>Death of a Parent or Guardian (Section G)</i>		
26.	Review Section G of the application, taxes, and documentation (refer to <b>Undergraduate Appeals &amp; Reveals Policy</b> for required documentation by category). Compare against associated values currently listed in Needs Analyzer. Factors to consider: <ol style="list-style-type: none"> <li>1. Is there life insurance? If so, how much?</li> <li>2. What are the retirement savings for both the deceased and surviving parent?</li> <li>3. What is the surviving parent's age?</li> <li>4. Is the home paid for?</li> <li>5. Are there younger siblings?</li> </ol> 	Needs Analyzer	Counselor
27.	Refer to taxes to determine percent of income generated by deceased parent, and remove from all income categories in Needs Analyzer.	Needs Analyzer	Counselor
			
28.	If life insurance benefits were received, either: <ul style="list-style-type: none"> <li>• Add benefits to "Cash and Liquid Assets" OR</li> <li>• Add benefits as a business asset (more protected; professional judgment required based on family circumstances, e.g. multiple younger siblings)</li> </ul>	Needs Analyzer	Counselor

#	Step	Systems & Tools	Step Owner
29.	Clearly document any changes in case notes.	Needs Analyzer	Counselor

### Natural Disasters

30. Review [section TBD] of the application, taxes, and documentation (refer to **Undergraduate Appeals & Reveals Policy** for required documentation by category). Compare against associated values currently listed in Needs Analyzer.

Needs Analyzer

Counselor

Factors to consider:

1. Was the damage to the primary or secondary home?
2. Is primary home uninhabitable? (If so, consider making allowances for rental)

31. Add allowances for damages in Needs Analyzer (wait until AFTER insurance coverage information is received). Make allowances and changes in Needs Analyzer.

Needs Analyzer

Counselor

Generally requires professional judgment; refer these cases to Committee.



#	Step	Systems & Tools	Step Owner
---	------	-----------------	------------

Item	Amount	Status	Amount	Status	Amount	Status
Taxable Income	174700	A	0	0	326232	0
Dividends and Interest	1800	T	0	0	0	0
Other Taxable Income	175600	0	0	0	327232	0
<b>Total Taxable Income</b>	<b>175600</b>					
Social Security	0	T	0	0	0	0
AMT/Child	0	T	0	0	0	0
Tax Deferred Pension (TDA)	16312	W	0	0	16312	A
Business Add Back (BAB)	0	A	0	0	0	0
Other Unearned Income	0	A	0	0	358188	0
Adjusted Income Adjustment	0	0	0	0	0	0
Housing Adjustment	0	0	0	0	0	0
<b>Total Income</b>	<b>192072</b>				<b>911509</b>	
US Income Tax	16203	A	0	0	65393	0
State and Other Taxes	26437	T	0	0	26437	0
FICA	26316	A	0	0	26316	0
Medical/Child Expenses	0	T	0	0	0	0
School Tuition	0	0	0	0	0	0
Employment Allowance	7949	0	0	0	7949	0
COL Multiplier	1.84	1.00	0	0	1.84	0
SALE/SA	23122	A	10000	0	23122	0
Number of Pre-College Savings	0	0	0	0	0	0
Other Education Savings	0	0	0	0	0	0
<b>Total Allowances</b>	<b>100000</b>				<b>100000</b>	
<b>Available Income</b>	<b>87724</b>				<b>87724</b>	
Cash/Liquid Assets	33800	0	0	0	33800	0
Tuition Programs	0	0	0	0	0	0
Home Equity	11200	0	0	0	11200	0
Other Real Estate	12000	0	0	0	12000	0
Adj Business/Partners Net Worth	0	0	0	0	0	0
Savings Assets	0	0	0	0	0	0
Other Assets	11200	0	0	0	11200	0

32. Note changes in Needs Analyzer.

Needs Analyzer

Counselor

*Other*33. Revisit the Needs Analyzer categories in question and use professional judgement as to whether a reevaluation is merited (refer to the **Need Analysis Procedure** for additional guidance).

Needs Analyzer

Counselor

34. Note changes in Needs Analyzer.

Needs Analyzer

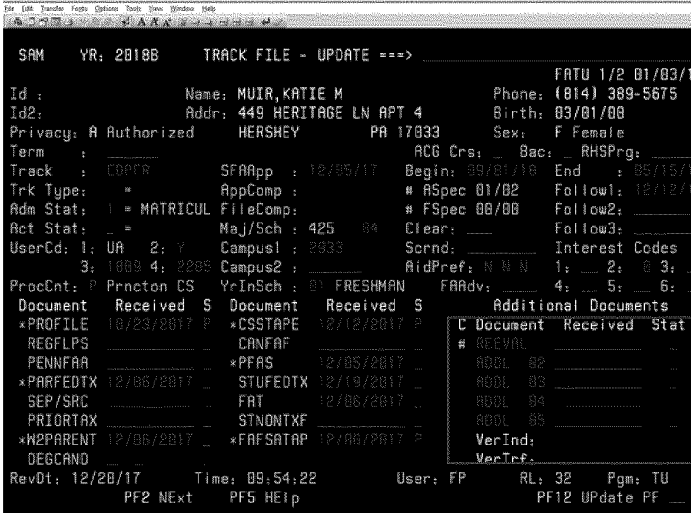

Counselor

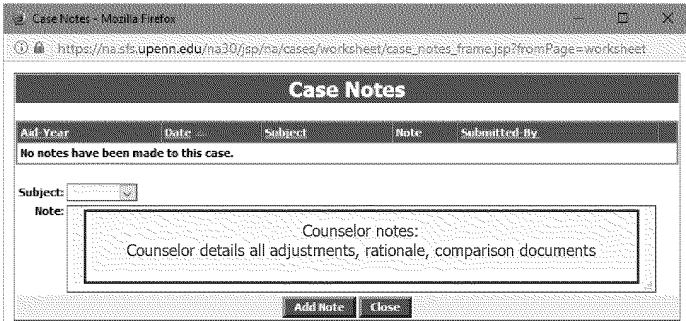
*Return to Standard Process*

35. After all changes have been made in Needs Analyzer, hit "Submit."

Needs Analyzer

Counselor

#	Step	Systems & Tools	Step Owner
36.	<p>Open SAM, navigate to the TU1 screen, and insert one of the following codes regarding the appropriate changes in the student's package into field 28:</p> <ul style="list-style-type: none"> <li>38 – no change</li> <li>39 – change to self-help only (Work-Study) OR loan in exceptional circumstances</li> <li>40 – increase in Penn Grant</li> </ul> <p><i>Note: If 38/39/40 not entered, the case will continue to be flagged as an open Reeval.</i></p> 	SAM	Counselor
37.	<p>If the case is a manual package, enter the new FC components on the SU2 screen, then set flags on SU1 to:</p> <ul style="list-style-type: none"> <li>Change PackDte to M</li> <li>Change NotfDte to R</li> </ul>  <div data-bbox="245 1772 630 1850" style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>PackDte : 12/05/17   M</p> <p>NotfDte : 07/03/17   R</p> </div>	SAM	Counselor

#	Step	Systems & Tools	Step Owner
38.	<p>Notify student of the reevaluation outcome (via form letter). This is particularly important when the process resulted in "no change," because the student will not receive a new award letter communicating this decision.</p> <p>If changes were made to the aid package, a new award letter will be automatically generated and sent to the student (for incoming students) or posted to Penn InTouch (for both incoming and returning students).</p>	N/A	Counselor
39.	Note changes on Comments screen in EASI.	EASI	Counselor
			

## 1.6 QUESTIONS / ESCALATION

Any questions regarding this policy should be directed to Nicole Blake

## 1.7 MAINTENANCE

Owner	Date of Initial Sign-Off	Date of Last Update	Update Cadence
Nicole Blake (Current)			
Beth Cairns (initial)	12/15/17	N/A	Annually

## 1.8 REFERENCES AND DEFINITIONS

Reference Type	Reference Name	Notes

Term	Definition

## UNDERGRADUATE PACKAGING PROCEDURE

### 1.1 PURPOSE AND AUDIENCE

Packaging is the process via which various types of federal, institutional, and outside aid are compiled, or "packaged," to meet demonstrated student need. Packaging is a largely automated process, but Financial Aid staff may need to manually intervene to process special cases and/or to resolve cases that are not supported by the automated process.

Refer to the separate procedures for **Outside Scholarships** and **Endowed Scholarships** for more detail on those elements of the packaging process.

This is an internal job aid for Financial Aid staff.

### 1.2 DESCRIPTION

Roughly 50 percent of packaging cases are entirely automated, while 50 percent require some degree of manual intervention. Packaging occurs in SAM, which is regularly fed students' financial aid information from Needs Analyzer (nightly cycles for freshmen, every Wednesday for upperclassmen).

This job aid captures key information for the following processes:

- 1. Fully-Automated Packaging Process**
- 2. Other Packaging Procedures**
  - a. Manually Building a Package
  - b. Manually Building a Budget
- 3. Nuances and Adjustments**
  - a. Study Abroad – One Semester
  - b. Study Abroad – Full Year
  - c. Health Insurance
  - d. Yearly Travel for International Students
  - e. Penn Global Seminars
  - f. 5<sup>th</sup> Year Packaging
  - g. High Need Students\*
  - h. Resident Advisor (RA)\*
  - i. Faculty / Staff Benefit\*
- 4. Troubleshooting Unpackaged Cases**

*\*Adjustments that occur in SAM during Need Analysis process*

### 1.3 PARTICIPANTS

- Financial Aid Counselor(s)

### 1.4 TECHNOLOGY

- SAM
- Needs Analyzer
- SFS EASI

### 1.5 PROCEDURE STEPS

#### 1. FULLY-AUTOMATED PACKAGING PROCESS



1. Penn awards aid to students until their financial need is met based on the following prioritization of aid sources (and accompanying eligibility determinations). Each funding source is maximized by eligibility until need is met. This is referred to as the "standard packaging strategy."
  - a. **Pell** – eligibility determined by Pell Chart (Number in Household and Income)
  - b. **PHEAA** – eligibility determined
  - c. **Federal Work-Study** – eligibility determined
    - i. Incoming/Continuing students: FM EFC less than or equal to 50,000
  - d. **FSEOG** – eligibility determined
    - i. Incoming students: FM EFC less than or equal to 2000 = \$4000 award
    - ii. Continuing students: FM EFC less than or equal to 4500 = \$4000 award
  - e. **Penn Grant** – meets remaining need based on IM EFC
2. Student is automatically notified of award package (based on set communication dates); no Counselor action necessary
  - a. Freshmen: receive award letter
  - b. Upperclassmen: notification in Penn InTouch (no paper award letter)
  - c. Note: Letters also generated for students who applied for aid but are not eligible

*Note: The award package appears in the PU1 screen. Awards are listed at the bottom of the screen as individual line items, and individual award amounts should sum to GroNeed.*

- *SBudget* = student budget based on COA
- *SC*: student contribution
- *PC*: parent contribution
- *GroNeed*: gross (total) need

## 2. OTHER PACKAGING PROCEDURES

### Manually Building a Package

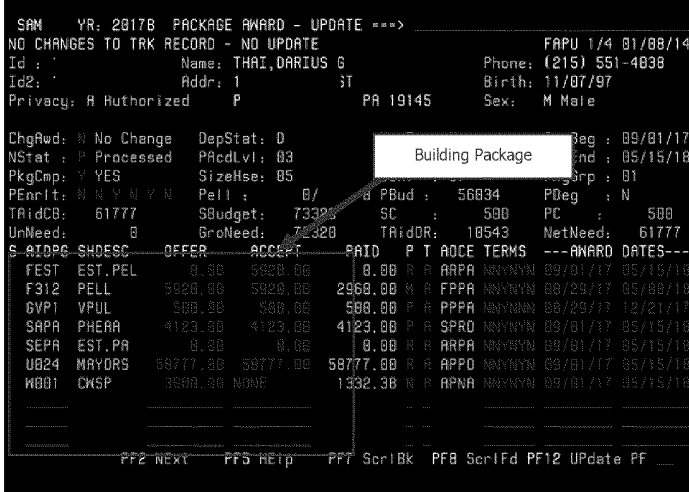

In some instances, a counselor may manually build or adjust a student's aid package. Common scenarios necessitating manual adjustments are detailed in sections 3 and 4 below (**Nuances and Adjustments** and **Troubleshooting Unpackaged Cases**).

#	Step	Systems & Tools	Step Owner
1.	Manually add award line items on PU1 screen, following the standard packaging strategy (see <b>Fully Automated Packaging Process</b> ). Refer to below for line item codes and amounts:	SAM	Counselor

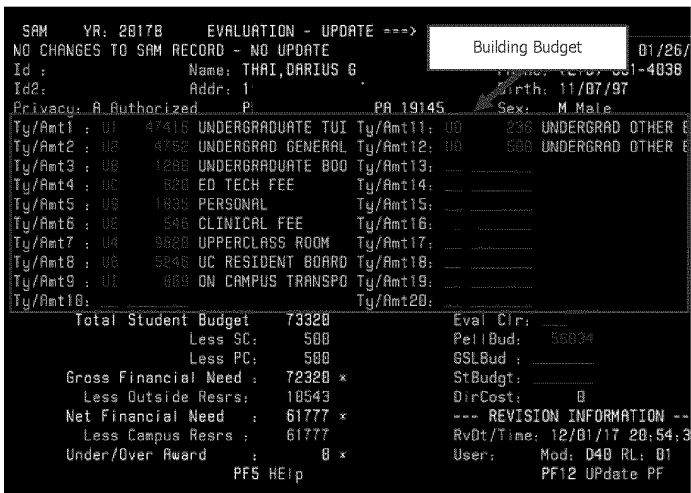
Aid Type	Code	Reference for Amount
Pell*	FEST	Pell Eligibility Chart
PHEAA*	SEPA	"St" on SAM SU2
FSEOG*	F082	\$4000 (set amount)
Federal Work-Study	W001 (US Citizen / permanent resident) W040 (international)	Based on self-help level
PennJob (US Citizen when FED EFC is higher than Penn EFC)	W020	Based on self-help level
Faculty / Staff Benefit	BE01 (fall) and BE02 (spring)	PFAS will indicate if 75% of tuition and tech fee or 100% tuition
Outside Scholarships	0A11, 0A12, etc.	
Penn Grant	U015	UnNeed on PU1 screen once all other aid has been added


*\*Only US citizens and permanent residents*

#	Step	Systems & Tools	Step Owner
			
2.	Update flags on SU1: <ul style="list-style-type: none"> <li>Change PackDte to M</li> <li>Change NotfDte to R</li> </ul> 	SAM	Counselor

### Manually Building a Budget

In some instances, a counselor may manually build or adjust a student's budget. Common scenarios necessitating manual adjustments are detailed in sections 3 and 4 below (**Nuances and Adjustments** and **Troubleshooting Unpackaged Cases**).

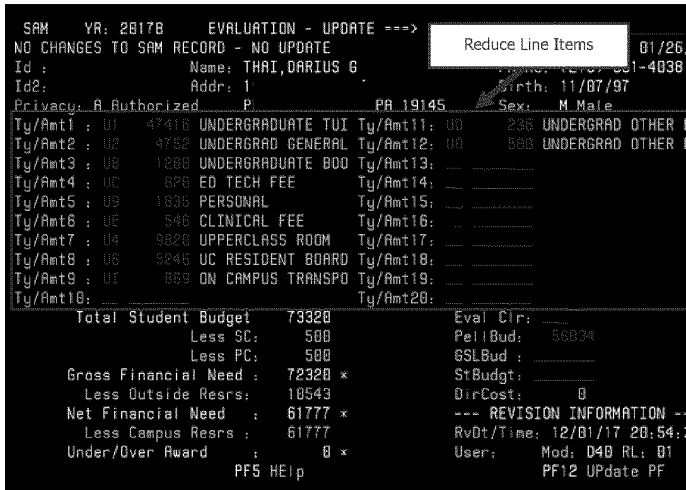
#	Step	Systems & Tools	Step Owner
40.	Manually add Cost of Attendance (COA) line items to EU1 screen.  Reference the <b>Undergraduate COA Definition Policy</b> to determine codes (U1, U2, UC, etc.) and amounts depending on student status (on-campus, off-campus, or commuter).	SAM	Counselor
			
41.	If the student is only enrolled for one semester, split all line item	SAM	Counselor

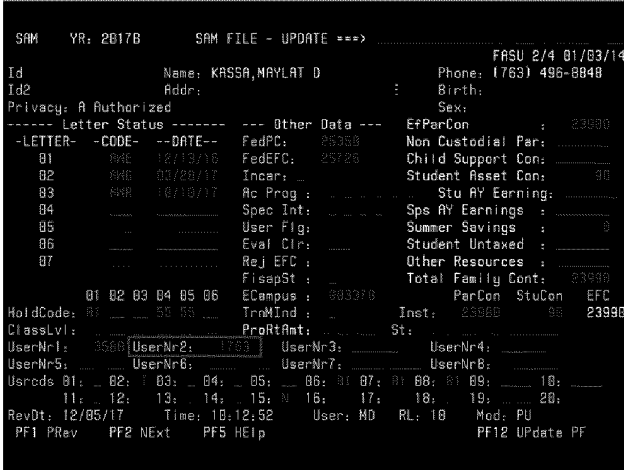
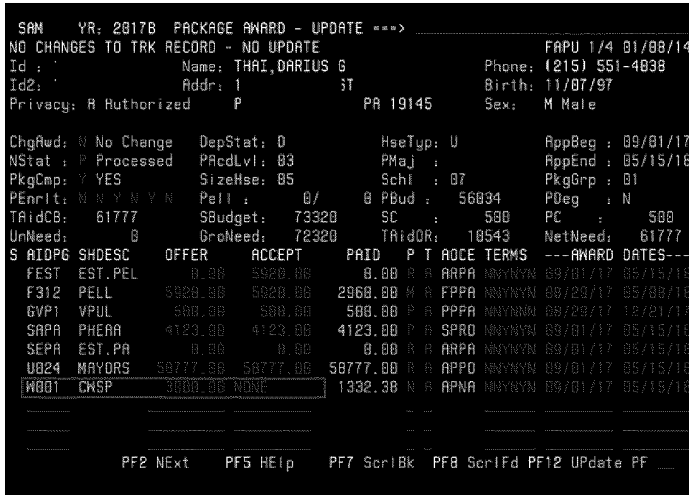
#	Step	Systems & Tools	Step Owner
	<p>totals on EU1 in half.</p> <p>If student is a graduating senior with pro-rated tuition and fees based on course load, refer to bill on PSAS to determine tuition and fees, and enter this amount on EU1.</p>		
42.	<p>Update flags on SU1:</p> <ul style="list-style-type: none"> <li>Change EvalDte to M</li> <li>Change PackDte to M</li> <li>Change NotfDte to R</li> </ul> 	SAM	Counselor

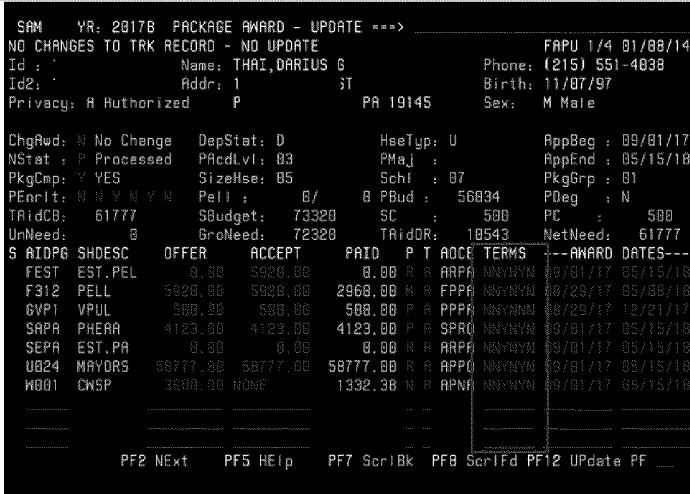
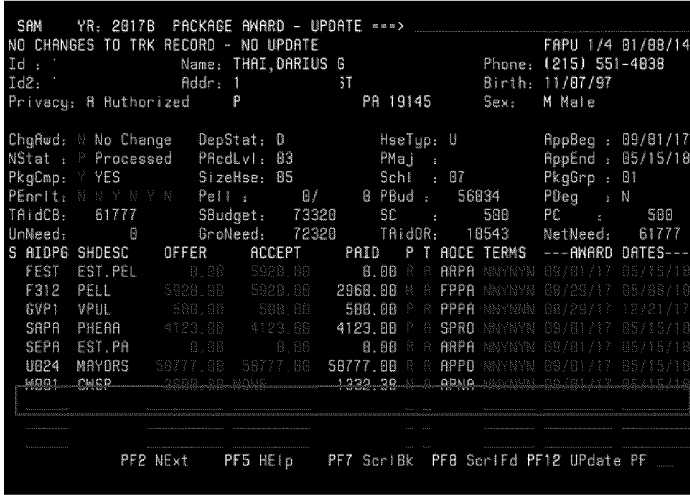
### 3. NUANCES AND ADJUSTMENTS


#### a. Study Abroad – One Semester

*Note: Counselors should endeavor to make spring term Study Abroad adjustments in November, so as to create spring bills before anything pays*

#	Step	Systems & Tools	Step Owner
1.	<p>Receive weekly email from Penn Abroad noting student name, Penn ID, program, term, and status (only proceed for students with "committed" status).</p> <p><i>Note: Financial Aid is only available for abroad programs which are approved by the Penn Abroad office.</i></p>	N/A	Counselor
2.	<p>Go to EU1 screen in SAM, and cut all budget line items in half (except for health insurance).</p> 	SAM	Counselor
3.	<p>Check the Penn Abroad website for abroad program cost. Add program cost as an additional line item on the EU1 screen (code: US).</p>	SAM	Counselor

#	Step	Systems & Tools	Step Owner
	<p><i>Note: Program cost should be added as single line item (not broken out by components).</i></p>		
4.	Go to SU2 screen, and update UserNr2 amount (self-help reduced in half, plus addition of \$500 loan).	SAM	Counselor
	<p><i>Note: All students receive the \$500 loan.</i></p>		
			
5.	Go to PU1 screen, and reduce work-study commitment to \$2000 (\$1500 for High-Need students).	SAM	Counselor
			
6.	Change terms on PU1 to note specific semester (fall: NNYNNN or spring: NNNNYN).	SAM	Counselor

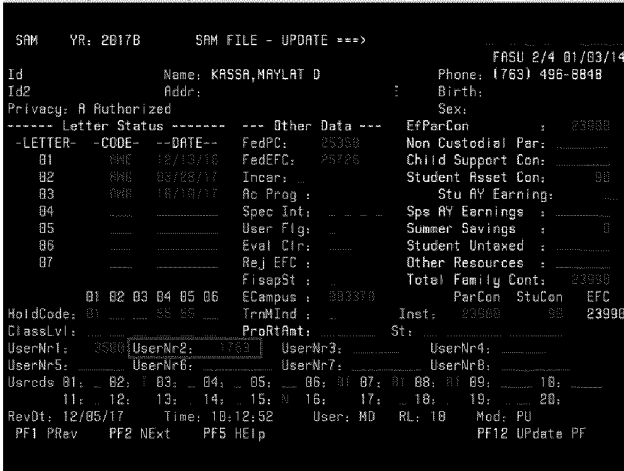
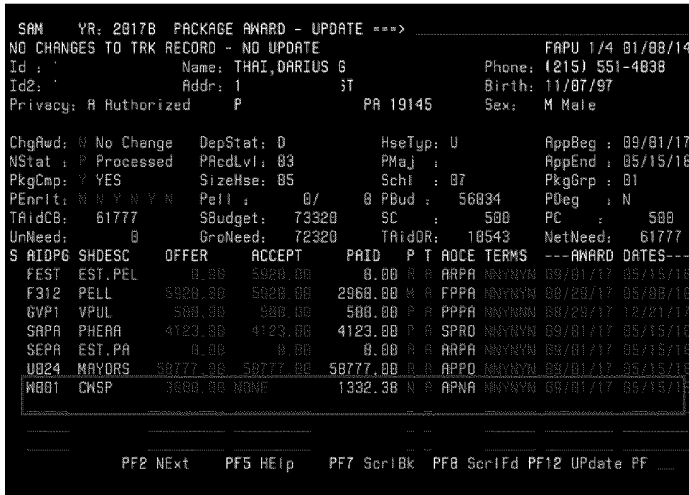
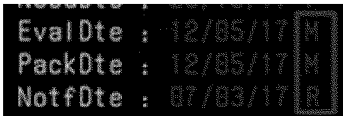
#	Step	Systems & Tools	Step Owner
			
7.	<p>Add referral to \$500 loan and denote specific term.</p> <p><i>Note: Direct Loan for US Citizens (RL02), Penn international student loan for non-citizens (L116).</i></p> 	SAM	Counselor
8.	<p>Manually package the student by taking the abroad program budget, minus EFC, minus the \$500 loan. Then utilize the standard packaging strategy, which can be found in step 1 of the fully automated packaging section, to meet remaining need.</p> <p><i>Note: Study Abroad will likely reduce Penn Grant award received (can be confirmed on PU2 screen).</i></p>	SAM	Counselor
9.	<p>On PU2, update the aid breakdown by semester by zeroing out aid for the semester the student is studying abroad, then entering the UnNeed number in this field (shortcut for ease of calculation).</p>	SAM	Counselor
10.	<p>Update flags on SU1:</p> <ul style="list-style-type: none"> <li>Change EvalDte to M</li> <li>Change PackDte to M</li> <li>Change NotfDte to R</li> </ul>	SAM	Counselor

#	Step	Systems & Tools	Step Owner
			
11.	Note comments in EASI.  <i>Note: Comments should document any changes made in SAM or other important information regarding the student's financial aid status, to inform future readers of the student's file of any adjustments and associated rationale.</i>	EASI	Counselor

**b. Study Abroad – Full Year**

*Note: Studying abroad for a full year is relatively rare (only about 5% of students)*

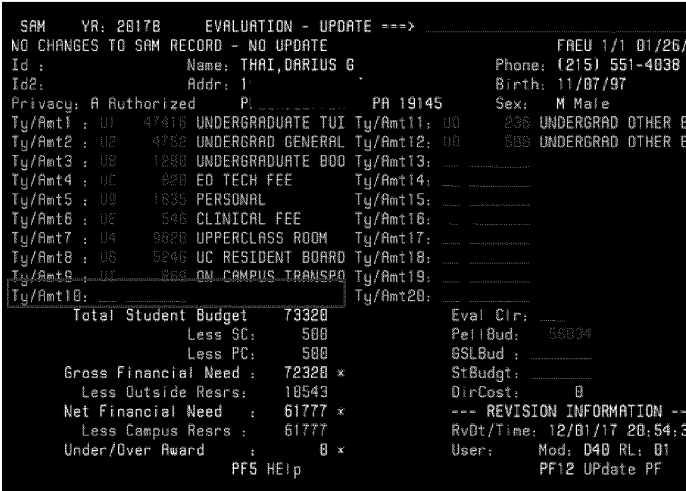
#	Step	Systems & Tools	Step Owner
1.	Receive weekly email from Penn Abroad noting student name, Penn ID, program, term, and status (only proceed for students with "committed" status).  <i>Note: Financial Aid is only available for abroad programs which are approved by the Penn Abroad office.</i>	N/A	Counselor
2.	Go to EU1 screen in SAM, and remove all budget line items (except for health insurance).  	SAM	Counselor
3.	Check the Penn Abroad website for abroad program cost. Add program cost as an additional line item on the EU1 screen (code: US).  <i>Note: Program cost should be added as single line item (not broken out by components).</i>	SAM	Counselor
4.	Go to SU2 screen, and update UserNr2 amount (self-help removed, plus addition of \$1000 loan).	SAM	Counselor

#	Step	Systems & Tools	Step Owner
			
5.	<p>Go to PU1 screen, and remove work-study commitment. Add referral to \$1000 loan.</p> <p><i>Note: Direct Loan for US Citizens (RL02), Penn international student loan for non-citizens (L116).</i></p>	SAM	Counselor
			
6.	<p>Manually package the student: abroad program budget minus EFC minus \$1000 loan, then standard packaging strategy to meet remaining need.</p> <p><i>Note: Study Abroad will likely change Penn Grant award received (can be confirmed on PU2 screen).</i></p>	SAM	Counselor
7.	<p>Update flags on SU1:</p> <ul style="list-style-type: none"> <li>Change EvalDte to M</li> <li>Change PackDte to M</li> <li>Change NotfDte to R</li> </ul> 	SAM	Counselor

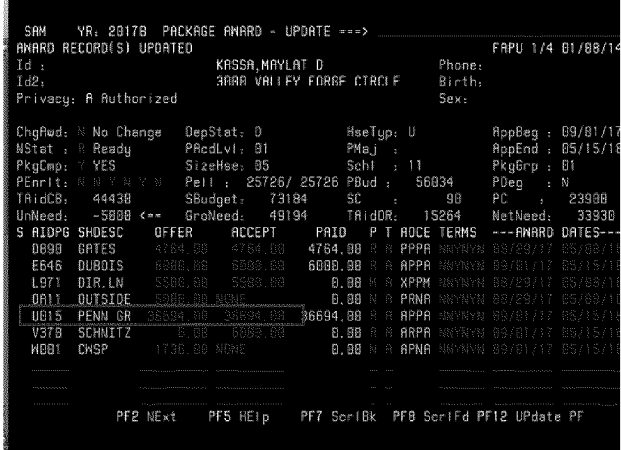
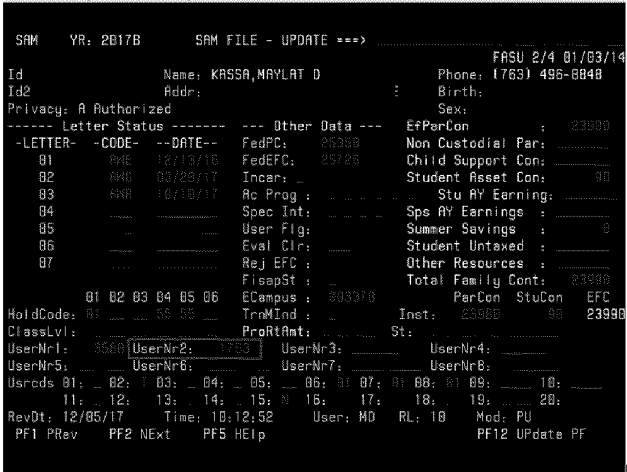
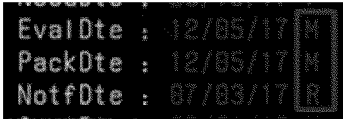


#	Step	Systems & Tools	Step Owner
8.	Note comments in EASI.  <i>Note: Comments should document any changes made in SAM or other important information regarding the student's financial aid status, to inform future readers of the student's file of any adjustments and associated rationale.</i>	EASI	Counselor

### c. Health Insurance

#	Step	Systems & Tools	Step Owner
1.	Receive student notification that health insurance has appeared on their bill.	N/A	Counselor
2.	Go to EU1 and add health insurance cost as line item (code: UH). Reference PSAS billing report for cost.  	SAM	Counselor
3.	If student is High-Need (HN), offset health insurance cost with grant. HN designation ("HN" in field 6 on BU2) is assigned during Need Analysis (income >\$60K, PC >\$4.5K).  Otherwise, refer to the <b>Health Insurance Policy</b> document for tiering (grant vs. loan breakdown).  <i>Note: If PC is lower than \$4500 but no HN designation in SAM, double-check Needs Analyzer to ensure that student is truly not HN (Counselor could have forgotten to update SAM during Need Analysis).</i>	SAM	Counselor
4.	If student also selected dental insurance, input dental insurance cost (\$399) as line item on EU1 (code: UO - other).  <i>Note: Entire dental amount should be added to fall semester (since all billed during fall).</i>	SAM	Counselor
5.	Go to PU1 screen and update the Penn Grant amount to reflect the additional grant.	SAM	Counselor



#	Step	Systems & Tools	Step Owner
			
6.	Go to SU2 screen and add loan to UserNr2 field (if applicable).	SAM	Counselor
			
7.	Update flags on SU1: <ul style="list-style-type: none"> <li>• Change EvalDte to M</li> <li>• Change PackDte to M</li> <li>• Change NotfDte to R</li> </ul>	SAM	Counselor
			
8.	Note comments in EASI.  <i>Note: Comments should document any changes made in SAM or other important information regarding the student's financial aid status, to inform future readers of the student's file of any adjustments and associated rationale.</i>	EASI	Counselor

#### d. Yearly Travel for International Students

*Note: Penn Financial Aid will support the purchase of one round-trip ticket home per year for international students receiving aid*

#	Step	Systems & Tools	Step Owner
1.	Receive request from student, including estimated cost and screenshots of likely itinerary.	N/A	Counselor
2.	Specified Counselor (currently Frank Banecker) reviews request.  <i>Note: The Counselor may conduct additional research to verify itinerary and identify cheaper options.</i>	N/A	Counselor
3.	If student is High-Need (designated by "HN" in field 6 on BU2), the entire program cost is covered by Penn Grant. Otherwise, refer to the <b>Travel Tiering Worksheet</b> for tiering (grant vs. loan breakdown).	SAM	Counselor
4.	Add travel cost as budget line item on EU1 using code UO (Other) and trip amount.  	SAM	Counselor
5.	On PU2, increase the grant amount by the anticipated travel cost that was added to the budget and note the specific semester.	SAM	Counselor
6.	Update flags on SU1: <ul style="list-style-type: none"> <li>Change EvalDte to M</li> <li>Change PackDte to M</li> <li>Change NotfDte to R</li> </ul> 	SAM	Counselor
7.	Note changes on Comments screen in EASI.  <i>Note: Comments should document any changes made in SAM or other important information regarding the student's financial aid status, to inform future readers of the student's file of any adjustments and associated rationale.</i>	EASI	Counselor
8.	Student receives refund for trip cost as a check or as a direct deposit.	N/A	Counselor

#	Step	Systems & Tools	Step Owner
	<p><i>Note: If the student has an outstanding balance on their account, the refund will pay this balance down before going to the student (e.g. \$500 bill on account, awarded \$1000 for travel, would only receive \$500). In these instances, explain the situation to the student. However, if "tax on grant" is the reason the student has the balance, Financial Aid may give the student the travel award in its entirety.</i></p>		

**e. Penn Global Seminars**

*Note: Penn Global Seminars ("Globals") are short, international trips that typically occur during Fall or Spring break.*

#	Step	Systems & Tools	Step Owner
1.	Receive list of <i>potential</i> trip attendees from Schools (including trip cost).	N/A	Counselor
2.	Calculate an additional 5% of parental contribution (PC) to fund trip. Meet remaining trip cost with 60% grant and 40% loan.	N/A	Counselor
3.	Send information on trip cost breakdown back to the Schools. Students then make determination as to whether or not they will attend.	N/A	Counselor
4.	Receive list of <i>actual</i> trip attendees from Schools (including trip cost).		
5.	Add the trip cost to budget in EU1, using code UO (Other) and trip amount.	SAM	Counselor

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SAM  YR: 2017B  EVALUATION - UPDATE ==>
NO CHANGES TO SAM RECORD - NO UPDATE
Id : Name: THAI, DARIUS G Phone: (215) 551-4038
Id2: Addr: 1 Birth: 11/07/97
Privacy: A Authorized Pl: PA 19145 Sex: M Male
Ty/Amt1 : U1 47416 UNDERGRADUATE TUI Ty/Amt11: 00 236 UNDERGRAD OTHER E
Ty/Amt2 : U2 4752 UNDERGRAD GENERAL Ty/Amt12: 00 588 UNDERGRAD OTHER E
Ty/Amt3 : U0 1200 UNDERGRADUATE 800 Ty/Amt13: ---
Ty/Amt4 : UC 820 ED TECH FEE Ty/Amt14: ---
Ty/Amt5 : U0 1835 PERSONAL Ty/Amt15: ---
Ty/Amt6 : UE 500 CLINICAL FEE Ty/Amt16: ---
Ty/Amt7 : U4 3820 UPPERCLASS ROOM Ty/Amt17: ---
Ty/Amt8 : UA 5246 UC RESIDENT BOARD Ty/Amt18: ---
Ty/Amt9 : UT 860 ON CAMPUS TRANSP Ty/Amt19: ---
Ty/Amt10: Ty/Amt20: ---
Total Student Budget 73320 Eval Ctr: ---
Less SC: 588 PellBud: 55934
Less PC: 588 GSLBud: ---
Gross Financial Need : 72320 * StBudgt: ---
Less Outside Resrs: 18543 DirCost: 0
Net Financial Need : 61777 * --- REVISION INFORMATION ---
Less Campus Resrs : 61777 RvDt/Time: 12/01/17 20:54:3
Under/Over Award : 0 * User: Mod: D40 RL: 01
PF5 HElp PF12 UPdate PF

```

## PENN INSTITUTIONAL METHODOLOGY POLICY (FM VS. IM)

### 1.1 PURPOSE AND AUDIENCE

Penn's Institutional Methodology (IM) is Penn's comprehensive approach to assessing student need and awarding aid. This policy addresses the differences between Penn's IM and the Federal Methodology (FM).

The intended audience for this policy is Financial Aid staff and undergraduate students.

### 1.2 SUPPORTING MANDATE

The cost of an undergraduate education today is a major investment for most families. Penn's goal is to make a Penn education affordable to students from all family income levels. To this end, Penn utilizes an Institutional Methodology to assess families' eligibility for institutional aid.

### 1.3 FORMAL POLICY STATEMENT

The **Federal Methodology (FM)** formula is used to determine eligibility for all federal aid, including Pell Grants, Federal Direct Loans, Perkins Loans, and Work-Study, as well as most state scholarship aid. The Expected Family Contribution (EFC) is determined from data provided on the Free Application for Federal Student Aid (FAFSA) and verified using data from federal tax returns and other supplemental documents. The EFC is calculated according to a formula established by law, which incorporates families' taxed and untaxed income, assets, and benefits (such as unemployment or Social Security). Also considered are family size and the number of family members who will attend college or career school during the year. See [www.studentaid.gov](http://www.studentaid.gov) for additional information.

Penn uses a variation of the College Board's **Institutional Methodology (IM)** to award institutional grant funds. Penn further adheres to the **Consensus Methodology**, a set of guidelines based on IM issued by the 568 President's Group of need-blind schools. Penn is committed to good stewardship of financial aid funds, and believes that the IM method results in a more accurate determination of a family's ability to pay than the FM approach. Illustrative differences between IM and FM:

- IM includes the noncustodial parent's financial information in cases of divorce and separation
- IM includes consideration of business value and nonqualified annuities, as well as primary residence home equity
- IM includes consideration of medical expenses, K-12 school tuition paid, and other financial circumstances not captured by FM

### 1.4 DISTRIBUTION CHANNELS

- **SFS Staff Website / G Drive**
- **Penn SRFS Website**
- **Email.** This policy will be shared by email with all applicable staff each time it is updated.

### 1.5 ESCALATION / ENFORCEMENT

Any questions regarding this policy should be directed to the Director of Financial Aid

### 1.6 MAINTENANCE

Owner	Date of Initial Sign-Off	Date of Last Update	Update Cadence
Beth Cairns	12/15/17	N/A	Annually

### 1.7 DEFINITIONS AND REFERENCES

Term	Definition
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Reference Type	Reference Name	Notes

## PENN UNDERGRAD INSTITUTIONAL METHODOLOGY POLICY (TYPES OF AID)

### 1.1 PURPOSE AND AUDIENCE

Penn's Institutional Methodology (IM) is Penn's comprehensive approach to assessing student need and awarding aid. This policy addresses the various types of financial aid awarded under Penn's IM, including Federal / State Aid, University Aid, Work-Study, and Other Scholarships.

The intended audience for this policy is Financial Aid staff and undergraduate students.

### 1.2 SUPPORTING MANDATE

The cost of an undergraduate education today is a major investment for most families. Penn's goal is to make a Penn education affordable to students from all family income levels. To this end, Penn awards multiple types of aid to help students and their families finance an undergraduate education.

### 1.3 FORMAL POLICY STATEMENT

Like other Ivy League schools, Penn does not award grants based on academic, service or athletic merit. Penn is committed to meeting students' full demonstrated need for eight academic semesters with grant-based aid and Work-Study components. This policy applies to dependent undergraduate students in the College of Arts and Sciences, the School of Nursing, the School of Engineering and Applied Sciences, and the Wharton School who are pursuing their first baccalaureate degree.

To be eligible for assistance from any of the following federal aid programs, students must file a FAFSA, make satisfactory academic progress, not be in default on a Federal loan, or owe a refund on a Federal Pell Grant or Federal Supplemental Educational Opportunity Grant (FSEOG). To be eligible for institutional funds, students must complete a CSS Profile and the Penn Financial Aid Supplement (PFAS), as well as submit the required federal income tax return information and any additional required information.

## FEDERAL AND STATE AID PROGRAMS

### Federal Pell Grants

This grant is made available by the federal government to all eligible students who qualify on the basis of financial need.

### Federal Supplemental Educational Opportunity Grant (FSEOG)

Penn selects recipients of this federally funded grant based on evaluated financial need.

### State Grant Programs

Some states limit grant assistance to students attending in-state colleges. However, grants from Delaware, Massachusetts, Ohio, Pennsylvania, Vermont, and West Virginia may be used at Penn. See [Information on State Grants](#).

## UNIVERSITY AID PROGRAMS

### Endowed Scholarships

These scholarships are provided through direct gifts to the University and privately endowed funds established by alumni and friends. All scholarships are need-based, so students must complete the financial aid process. Penn Financial Services selects recipients based on the scholarship's criteria; no separate application is necessary.

### Penn Grant

This grant is awarded from general University funds and is based on evaluated financial need.

## OTHER SCHOLARSHIPS

### Mayor's Scholarship

These awards from Penn funds are offered annually to outstanding high school seniors who are Philadelphia residents and who attend schools in Philadelphia or contiguous Pennsylvania counties. The scholarship amount varies according to financial need as determined by Penn, and is available to students for eight academic semesters if the recipient continues to demonstrate financial need. Recipients are selected by the Mayor's Scholarship Committee or the Mayor's designee. Applications for the Mayor's Scholarship will be mailed in February to all financial aid recipients who meet the residency and high school requirements.

### Outside Scholarships

Outside scholarships (i.e. scholarships awarded from non-governmental sources outside the University) are an important resource for all students. Many Penn students pursue outside scholarships. Please visit the Outside Scholarships page for more information: <http://www.sfs.upenn.edu/paying/outside-scholarships.htm>.

## WORK-STUDY

### Federal Work-Study (FWS)

Awards are made by Student Financial Services to eligible students for the academic year. Students must apply for financial aid to be considered. Students are responsible for acquiring a Work-Study position on campus in order to earn Work-Study funds. Work-Study "credit" or award is not applied to student bills – students are paid weekly based on the actual hours worked.

For details on work-study programs, please go to the Student Employment Office website at [www.sfs.upenn.edu/seo](http://www.sfs.upenn.edu/seo) and click the "Students" tab. Direct inquiries to (215) 898-6966 or e-mail [email@pobox.upenn.edu](mailto:email@pobox.upenn.edu).

### Penn Work-Study

Penn Work-Study may be awarded in place of Federal Work-Study in cases where the combination of Federal Work-Study, grants and scholarships, and subsidized student loans would otherwise exceed federal need, based on the federal family contribution formula. Penn Work-Study works just like Federal Work-Study, except that the University's funds, rather than federal funds, are used to pay part of student earnings. Students must apply for financial aid to be considered. Students with Penn Work-Study have equal access to listed work-study positions. Work-Study "credit" or award is not applied to student bills – students are paid weekly based on the actual hours worked.

For details, please go to the Student Employment Office website at [www.sfs.upenn.edu/seo](http://www.sfs.upenn.edu/seo), and click the "Students" tab. Direct inquiries to (215) 898-6966 or e-mail [seornail@pobox.upenn.edu](mailto:seornail@pobox.upenn.edu).

## 1.4 DISTRIBUTION CHANNELS

- **SFS Staff Website / G Drive**
- **Penn SRFS Website**
- **Email.** This policy will be shared by email with all applicable staff each time it is updated.

## 1.5 ESCALATION / ENFORCEMENT

Any questions regarding this policy should be directed to Elaine Varas.

## 1.6 MAINTENANCE

Owner	Date of Initial Sign-Off	Date of Last Update	Update Cadence
Beth Cairns	12/15/17	N/A	Annually

## 1.7 DEFINITIONS AND REFERENCES

Term	Definition
Institutional Methodology (IM)	A measure of family financial strength developed and maintained by the College Board; allows institutions to build a complete picture of a family's situation to equitably award aid



Reference Type	Reference Name	Notes

## QUESTBRIDGE PROCEDURE

### 1.1 PURPOSE AND AUDIENCE

QuestBridge students attend Penn with a four-year aid package. Because this package is guaranteed upon admission, Penn Financial Aid completes additional diligence beyond the standard Need Analysis process to verify that the student's family situation is not likely to change over the next four years.

This is an internal job aid for Financial Aid staff. This job aid covers the Need Analysis process for QuestBridge; for guidance on packaging QuestBridge students, refer to the **QuestBridge National College Match Scholarship Package – Fall 2017** guide.

### 1.2 DESCRIPTION

QuestBridge is a nonprofit organization connecting students from low-income backgrounds with leading colleges and universities. Students selected for QuestBridge's College Match program rank QuestBridge partner schools, and schools have the opportunity to accept students based on that order. A QuestBridge acceptance comes with the guarantee of a full, four-year aid package. These packages have a \$0-\$500 parental contribution and no student loans, but may include a student contribution in the form of Federal Work-Study, summer work, or student savings.

Penn Financial Aid seeks to determine whether QuestBridge applicants have a \$0-\$500 parental contribution (PC) and whether the PC is expected to remain within that range for four years. This requires additional diligence during Need Analysis to assess the possibility of a change in family circumstances.

Penn receives about 150 QuestBridge applications each year, and matches roughly half of these students for admission.

### 1.3 PARTICIPANTS

- Financial Aid Counselor(s)
- QuestBridge Subject Matter Experts (SMEs)

### 1.4 TECHNOLOGY

- Needs Analyzer
- ImageNow

### 1.5 PROCEDURE STEPS

#	Step	Systems & Tools	Step Owner
43.	Receive Slate report from Admissions listing QuestBridge applicants, and route to QuestBridge SMEs (currently Beth Cairns and George Walker).	ImageNow	Imaging
44.	Receive list of students and assign to Counselors based on standard alphabetical assignment.	ImageNow	QuestBridge SMEs
45.	Complete standard Need Analysis procedure, paying particular attention to the areas listed below.  <i>Note: Ideally families should submit the PFAS, but Financial Aid will process applications without the PFAS for QuestBridge applicants. Counselors should reference the QuestBridge application as well as standard documentation (CSS Profile, W-2s, etc.).</i>  <i>Note: QuestBridge Procedure focuses on "questions to consider";</i>	Needs Analyzer	Counselor

#	Step	Systems & Tools	Step Owner
	<i>refer to Need Analysis Procedure for detailed steps and screenshots.</i>		
46.	Determine whether <b>income</b> will remain constant.  Factors to consider: <ul style="list-style-type: none"> <li>• Has a parent had a recent job change? A very new job?</li> <li>• What is the anticipated income for the next two years?</li> <li>• Is a parent's income likely to increase significantly in the next several years? (e.g. after completing medical residency)</li> <li>• Pay careful attention to untaxed income (e.g. Social Security)</li> <li>• If a parent is self-employed, swings in income are generally more likely (look carefully at 1040, Schedule C tax returns)</li> </ul>	Needs Analyzer	Counselor
47.	Determine whether <b>family size</b> and <b>status</b> will remain constant.  Factors to consider: <ul style="list-style-type: none"> <li>• Pay careful attention to the number in the family and number in college</li> <li>• Are there siblings who are currently in college but will soon graduate? Conversely, are there siblings who will soon enter college?</li> <li>• Grad students do not count towards the number in college</li> </ul>	Needs Analyzer	Counselor
48.	Determine whether <b>assets</b> will remain constant.  Factors to consider: <ul style="list-style-type: none"> <li>• Asset bases resulting in a \$0 PC generally lack substantial equity (although owning a home does not make a family ineligible) OR lack substantial cash and savings</li> <li>• Families with high home equity should be carefully evaluated</li> <li>• Eligible families generally do not own businesses or other real estate</li> </ul>	Needs Analyzer	Counselor
49.	Enter clear case notes to document rationale.	Needs Analyzer	Counselor
50.	For complex / difficult cases, escalate to SMEs (Beth Cairns and George Walker) for additional review prior to finalization.	N/A	Counselor
51.	Send list of QuestBridge matches to SMEs.	N/A	Counselor
52.	Review the QuestBridge match list, edit as necessary, then send to Admissions.	N/A	QuestBridge SMEs
53.	Receive list of QuestBridge matches who were extended offers of admission (via email in early December). These students are then packaged around the same time as EDP (sometimes a bit earlier). These hard-copy awards are delivered to Admissions, who send the award letters to the students.  Coordinate with Systems to run special notification for QuestBridge students (as QuestBridge are technically in RDP pool, but are processed concurrently with EDP).	N/A	QuestBridge SMEs

#	Step	Systems & Tools	Step Owner
	<i>Note: Financial Aid remains in communication with Admissions about which QuestBridge students have been marked as "discontinued" vs. shifted to EDP or RDP.</i>		

## 1.6 QUESTIONS / ESCALATION

Any questions regarding this procedure should be directed to Beth Cairns.

## 1.7 MAINTENANCE

Owner	Date of Initial Sign-Off	Date of Last Update	Update Cadence
Beth Cairns	12/15/17	N/A	Annually

## 1.8 REFERENCES AND DEFINITIONS

Reference Type	Reference Name	Notes
Website	<a href="http://www.admissions.upenn.edu/apply/questbridge-applicants">http://www.admissions.upenn.edu/apply/questbridge-applicants</a>	Penn-specific QuestBridge site (includes FAQs)
Website	<a href="https://www.questbridge.org/">https://www.questbridge.org/</a>	General QuestBridge website
Internal Reference	QuestBridge National College Match Scholarship Package – Fall 2017	Packaging guidance for QuestBridge students

Term	Definition
QuestBridge	A nonprofit organization that connects students from low-income backgrounds with leading colleges and universities with the guarantee of a full, four-year aid package

## GRADUATE COST OF ATTENDANCE DEFINITION POLICY

### 1.1 PURPOSE AND AUDIENCE

Penn's Cost of Attendance (COA) represents the standard educational expenses of a full- or part-time graduate or professional student based on their School and program. COA typically includes tuition, fees, books and supplies, room, board, and miscellaneous expenses. COA is updated yearly to reflect changes to these costs.

The intended audience for this policy is Financial Aid staff, graduate / professional schools, and graduate / professional students.

### 1.2 SUPPORTING MANDATE

The Cost of Attendance is the cornerstone of establishing a student's financial need, as it sets a limit on the total aid that a student may receive. The COA allowance for full-time students covers the standard enrollment period (9 months; summer excluded). If students incur educational expenses above and beyond their established COA, they may file for a COA adjustment (refer to the *Graduate COA Adjustments Policy*).

### 1.3 FORMAL POLICY STATEMENT

Penn's Cost of Attendance (COA) represents the standard educational expenses of a full- or part-time graduate or professional student based on their School and program. COA typically includes tuition, fees, books and supplies, room, board, and miscellaneous expenses. COA is updated yearly to reflect changes to these costs. Currently, COA is set by the various graduate / professional Schools, without adherence to a common methodology.

COA is set annually in April / May, following final approval of tuition amount. Please refer to the **School Academic Calendar Policy** for information on each program's academic year.

#### Graduate Cost of Attendance Breakdown (2017 – 2018)

1. **School of Dental Medicine**
2. **Graduate School of Education**
  1. Master's Program
  2. Teacher Education Program
3. **School of Design**
4. **School of Engineering & Applied Sciences**
5. **Law School**
6. **School of Medicine**
7. **School of Nursing**
8. **School of Social Policy and Practice (SP2)**
  1. Master's of Social Work
  2. M.S., Nonprofit Leadership & Social Policy
9. **School of Veterinary Medicine**
10. **Wharton**
  1. MBA
  2. MBA/Lauder
11. **Part-Time Rates**
  1. Grad LPS
  2. Grad Ed & Design
  3. Grad Engineering & Nursing
  4. School of Medicine
  5. School of Social Policy and Practice (SP2)

#### 1. SCHOOL OF DENTAL MEDICINE

	CI'2021	CI'2020	CI'2019	CI'2018
<b>Tuition</b>	73,134	73,134	73,134	73,134
<b>General Fee</b>	2,984	2,984	2,984	2,984
<b>Instrument Mgt. Service Fee</b>	10,634	7,430	8,568	6,900
<b>Technology Fee</b>	914	914	914	914
<b>Dental Clinical Fee</b>	650	650	650	650
<b>Room and Board</b>	18,906	20,915	20,915	18,906
<b>Books and Supplies</b>	1,360	1,360	1,360	1,360
<b>Miscellaneous</b>	7,980	6,732	9,682	8,398
<b>Total</b>	<b>116,562</b>	<b>114,119</b>	<b>118,207</b>	<b>113,246</b>

## 2. GRADUATE SCHOOL OF EDUCATION

### Master's Program

#### Fall 2017 and Spring 2018

Tuition (based on 4 course units per term)(EJ)	\$50,192
General Fee	2,984
Room and Board (XU)	19,440
Books and supplies (XX)	1,800
Miscellaneous (X1)	7,570
<b>Total</b>	<b>\$81,986</b>

### Teacher Education Program

#### Summer 2017, Fall 2017, and Spring 2018

Tuition (Sum – 2 cu's, Fall – 5 cu's, Sp – 4 cu's) (EK)*	\$46,473
General Fee	3,356
Room and Board (XU)	21,045
Books and supplies (XX)	2,050
Miscellaneous (X1)	8,655
<b>Total</b>	<b>\$78,624</b>

*\*EU1 will only display tuition, fees, and living expenses for fall and spring*

For additional programs in GSE, please consult the following website,  
[http://www.gse.upenn.edu/admissions\\_financial/tuition](http://www.gse.upenn.edu/admissions_financial/tuition)

## 3. SCHOOL OF DESIGN

Tuition (based on 4 course units per term) (XA)	\$49,574
General Fee	2,984
Room and Board (XU)	19,440
Books and supplies (XY)	2,300
Miscellaneous (X1)	7,570
<b>Total</b>	<b>\$81,868</b>

**4. SCHOOL OF ENGINEERING & APPLIED SCIENCES**

Tuition (based on 4 course units per term) (E1)	\$50,320
General Fee	2,984
Technology Fee	832
Room and Board(XU)	19,440
Books and supplies (XZ)	2,300
Miscellaneous (X1)	7,570
<b>Total</b>	<b>\$83,446</b>

**5. LAW SCHOOL**

Tuition (L1)	\$59,382
General Fee	2,984
Technology Fee	998
Room & Board (L4)	15,415
Books & Supplies (L7)	1,800
Miscellaneous (L8)	7,405
<b>Total</b>	<b>\$87,984</b>

**6. SCHOOL OF MEDICINE**

	<b>1<sup>st</sup> Year</b>	<b>2<sup>nd</sup> Year</b>	<b>3<sup>rd</sup> Year</b>	<b>4<sup>th</sup> Year</b>
<b>Tuition &amp; General Fee</b>	\$58,912	\$58,912	\$58,912	\$58,912
<b>Technology Fee</b>	1,450	1,450	1,450	1,450
<b>Misc Fees</b>	55	55	55	55
<b>Room &amp; Board</b>	19,360	21,120	21,120	15,840
<b>Books &amp; Supplies</b>	185	650	3,435	200
<b>Miscellaneous</b>	7,579	8,364	8,364	8,109
<b>Total</b>	<b>\$87,541</b>	<b>\$90,551</b>	<b>\$93,336</b>	<b>\$84,566</b>

**7. SCHOOL OF NURSING**

Tuition (N1)	\$41,134
General Fee	2,984
Technology Fee	820
Room and Board (XU)	19,440
Books and supplies (XX)	1,800
Miscellaneous (X1)	7,570
<b>Total</b>	<b>\$73,748</b>

**8. SCHOOL OF SOCIAL POLICY AND PRACTICE**

<b>Master's of Social Work</b>
--------------------------------



Tuition (S1)	\$43,896
General Fee	2,984
Technology Fee	718
Room and Board (XU)	19,440
Books and supplies (XX)	1,800
Miscellaneous (X1)	7,570
<b>Total</b>	<b>\$76,408</b>

<b>M.S., Nonprofit Leadership &amp; Social Policy</b>	
Tuition (S3)	\$54,866
General Fee	2,984
Technology Fee	718
Room and Board (XU)	19,440
Books and supplies (XX)	1,800
Miscellaneous (X1)	7,570
<b>Total</b>	<b>\$87,378</b>

## 9. SCHOOL OF VETERINARY MEDICINE

	<b>1<sup>st</sup> Year</b>	<b>2<sup>nd</sup> Year</b>	<b>3<sup>rd</sup> Year</b>	<b>4<sup>th</sup> Year</b>
<b>Tuition &amp; General Fee*</b>	\$46,294	\$46,294	\$46,294	\$46,294
<b>Technology Fee</b>	1,137	1,137	1,137	1,137
<b>Clinical Fee</b>	546	546	546	546
<b>Room &amp; Board</b>	20,100	20,100	29,900	20,100
<b>Books &amp; Supplies</b>	5,650	5,650	5,650	5,650
<b>Miscellaneous</b>	6,700	6,700	7,700	6,700
<b>Total</b>	<b>\$80,427</b>	<b>\$80,427</b>	<b>\$91,227</b>	<b>\$80,427</b>

\*The non-contract fee for out-of-state students (\$10,000) is added to the budget above

## 10. WHARTON

### MBA

	<b>1<sup>st</sup> Year</b>	<b>2<sup>nd</sup> Year</b>
<b>Tuition &amp; Fees*</b>	\$74,580	\$74,580
<b>Pre Term Fee</b>	2,000	0
<b>Room &amp; Board</b>	22,450	20,205
<b>Books &amp; Supplies</b>	1,408	1,408
<b>Miscellaneous</b>	9,012	9,012
<b>Total</b>	<b>\$109,450</b>	<b>\$105,205</b>

### Wharton – MBA/Lauder

	<b>1<sup>st</sup> Year</b>	<b>2<sup>nd</sup> Year</b>
<b>Tuition &amp; Fees*</b>	\$74,580	\$74,580
<b>Pre Term Fee</b>	2,000	0
<b>Room &amp; Board</b>	22,450	20,205
<b>Books &amp; Supplies</b>	1,408	1,408
<b>Miscellaneous</b>	9,012	9,012
<b>Lauder Summer</b>	27,250	
<b>Lauder Academic Fee</b>	15,837	11,750
<b>Global Knowledge Fee</b>	4,500	
<b>Total</b>	<b>\$157,037</b>	<b>\$116,955</b>

**11. PART-TIME RATES****Grad LPS**Additional tuition and fee information is available at <http://www.sas.upenn.edu/lps/tuition-financing>

<b>Master of Liberal Arts</b> <b>Master of Philosophy in the Liberal Arts</b>  Tuition \$4,594 General Fee \$372 <b>Total \$4,966</b>	<b>Master of Applied Positive Psychology</b>  Tuition \$6,494 General Fee \$372 <b>Total \$6,866</b>  Program Fee (Fall only) \$1,775
<b>Master of Science in Organizational Dynamics</b>  Tuition \$6,106 General Fee \$372 Program Fee \$125 <b>Total \$6,603</b>	<b>Master of Public Administration</b>  Tuition \$6,146 General Fee \$372 <b>Total \$6,518</b>  Exec Program Fee (Fall only) \$600
<b>Master of Science in Applied Geo Science</b>  Tuition \$5,702 General Fee \$372 Program Fee \$150 <b>Total \$6,224</b>	<b>Master of Environmental Studies</b>  Tuition \$5,702 General Fee \$372 Program Fee \$150 <b>Total \$6,224</b>
<b>Master of Medical Physics</b>  Tuition \$5,524 General Fee \$372 <b>Total \$5,896</b>	<b>Master of Chemical Sciences</b>  Tuition \$5,702 General Fee \$372 <b>Total \$6,074</b>

**Grad Ed & Design**

<b>Masters per CU (excluding Teacher Education)</b>  Tuition \$6,274 General Fee \$372 <b>Total \$6,646</b>	<b>Grad Design</b>  Total \$6,276 General Fee \$372 <b>Total \$6,648</b>
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**Grad Engineering & Nursing**

<b>Masters Engineering</b>  Tuition \$6,290 General Fee \$372 Tech Fee \$104 <b>Total \$6,766</b>	<b>M.S.N</b>  Tuition \$5,170 General Fee \$372 Tech Fee \$100 <b>Total \$5,642</b>
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**Medical School**

<b>Masters in Bioethics</b>  Tuition \$5,193	<b>Masters in Public Health</b>  Tuition \$4,526
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General Fee \$372 Tech Fee \$181 <b>Total \$5,746</b>	General Fee \$372 Tech Fee \$181 <b>Total \$5,079</b>
<b>Master of Science in Clinical Epidemiology</b>  Tuition \$6,088 General Fee \$372 Tech Fee \$95 <b>Total \$6,555</b>	<b>Masters in Translational Research</b>  Tuition \$4,453 General Fee \$372 Tech Fee \$181 <b>Total \$5,006</b>
<b>Masters in Health Policy Research</b>  Tuition \$4,703 General Fee \$372 Tech Fee \$181 <b>Total \$5,256</b>	<b>Certificate in Clinical Research</b>  Tuition \$6,088 General Fee \$372 <b>Total \$6,460</b>

**SP2**

<b>M.S.W</b>  Tuition \$5,488 General Fee \$372 Tech Fee \$92 <b>Total \$5,952</b>	<b>M.S., Social Policy</b>  Tuition \$5,488 General Fee \$372 Tech Fee \$92 <b>Total \$5,952</b>
<b>M.S., Nonprofit Leadership</b>  Tuition \$5,488 General Fee \$372 Tech Fee \$92 <b>Total \$5,952</b>	<b>D.S.W., Clinical Social Work</b>  Tuition \$5,762 General Fee \$372 <b>Total \$6,134</b>

**1.4 DISTRIBUTION CHANNELS**

- **SFS Staff Website / G Drive**
- **Penn SRFS Website**
- **Email.** This policy will be shared by email with all applicable staff each time it is updated.

**1.5 ESCALATION / ENFORCEMENT**

Any questions regarding this policy should be directed to Judy Creighton

**1.6 MAINTENANCE**

<b>Owner</b>	<b>Date of Initial Sign-Off</b>	<b>Date of Last Update</b>	<b>Update Cadence</b>
Judy Creighton (Current)		N/A	Annually
B Wiscount (initial)	12/18/17		

**1.7 DEFINITIONS AND REFERENCES**

<b>Term</b>	<b>Definition</b>

Reference Type	Reference Name	Notes

## GRADUATE COST OF ATTENDANCE ADJUSTMENTS POLICY

### 1.1 PURPOSE AND AUDIENCE

Penn recognizes that students may incur expenses above and beyond their established Cost of Attendance (COA). Graduate and professional students may file for a COA adjustment to incorporate these expenses into their budget. Adjustments are intended for extenuating circumstances, and Penn Financial Aid will determine adjustments on a case-by-case basis.

The intended audience for this policy is Financial Aid staff and graduate / professional students.

### 1.2 SUPPORTING MANDATE

Penn recognizes that students may incur expenses above and beyond their established Cost of Attendance (COA). Graduate and professional students may file for a COA adjustment to incorporate these expenses into their budget. Note that adjustments are intended for extenuating circumstances.

### 1.3 FORMAL POLICY STATEMENT

Penn Financial Aid uses the following guidelines when determining if expenses warrant a COA adjustment. Note that these are guidelines; Penn Financial Aid will determine student eligibility on a case-by-case basis. These adjustments are typically made for the approval of alternative loans only. To request a COA adjustment, students should complete a **Budget Increase Form** which is then processed by Financial Aid (except for the Medical school, which handles these requests internally).

Expense Type	Expense	Budget Increase Guidance	Required Documentation
<b>Car Expenses / Maintenance</b>	Car Payments / Loan / Insurance	NO PERMISSABLE ALLOWANCE	
	Car Use for Educational Purposes (e.g. Nursing Clinicals, Vet Students at New Bolton)	Tolls, parking, and mileage (based on IRS standard mileage rates)	Appropriate receipts
<b>Child Care</b>	Child Care (day care, sitter, etc.)	Cost of care (during enrollment period) <i>*Note: Only cover babysitters during reasonable school hours</i>	Appropriate receipts
<b>Computers</b>	Computer	Cost of computer (up to \$3000) <i>*Note: Only one increase for computer over course of academic program</i> <i>*Note: Full cost of computer and additional software allowable for School of Design (due to program requirements)</i>	Appropriate receipts
<b>Exam Fees</b>	Prep Courses	NO PERMISSABLE ALLOWANCE	
	Bar Exam (Law School)	NO PERMISSABLE ALLOWANCE <i>*Note: Refer to bar-specific loan programs</i>	
	Professional Examinations (Boards)	NO PERMISSABLE ALLOWANCE <i>*Note: Typically included in standard budgets; allowance requests for retakes are evaluated on a case-by-case basis</i>	
<b>Interview Expenses / Licensing Fees</b>	Post-Graduation Jobs	NO PERMISSABLE ALLOWANCE	
	Nursing	Clinical licensing costs (due to program requirements)	Appropriate receipts

	Residency Interview Expenses	Interview expenses for 4 <sup>th</sup> -year Med students	Processed through the Med school
<b>Living Expenses</b> <i>*Note: Beginning in 2018-19, COA adjustments for living expenses will no longer be available for incoming students</i>	Single Student	Expenses above the standard budget (but not exceeding 25% above); determined on a case-by-case basis	Rent statement, etc.
	Married Student	Expenses above the standard budget (but not exceeding 30% above); determined on a case-by-case basis <i>*Note: If increased cost is associated with rent of a larger apartment, 2/3 of rent is allowed as student's share of rent for budget calculations</i>	Rent statement, etc.
<b>Loans / Debt</b>	Consumer Debt (e.g. credit card, non-educational loans)	NO PERMISSABLE ALLOWANCE	
	Educational Loan Repayment	Allowance made during need analysis; only made for loans which cannot be deferred during enrollment in the new academic program	
<b>Medical / Dental Expenses</b>	Medical Insurance	Actual costs above standard health insurance cost	Health insurance documentation
	Medical / Dental / Pharmaceutical Expenses	Cost of treatment not covered by Medical Insurance	Appropriate receipts
	Psychiatric Services / Counseling	Cost of treatment	Doctor / counselor letter detailing purpose of treatment program, length of time, and cost of treatment
<b>Relocation Expenses</b>	Moving Expenses	NO PERMISSABLE ALLOWANCE	
	Post-Graduation Relocation	NO PERMISSABLE ALLOWANCE	
<b>Supplies / Books</b>	Supplies / Books	Actual costs above standard allowance	Appropriate receipts
<b>Transportation</b>	Travel for Educational Research (e.g. conferences)	Transportation cost	Advisor note stating that travel is required for course of study; transportation receipt

#### 1.4 DISTRIBUTION CHANNELS

- **SFS Staff Website / G Drive**
- **Penn SRFS Website**
- **Email.** This policy will be shared by email with all applicable staff each time it is updated.

#### 1.5 ESCALATION / ENFORCEMENT

Any questions regarding this policy should be directed to Judy Creighton

#### 1.6 MAINTENANCE

Owner	Date of Initial Sign-Off	Date of Last Update	Update Cadence
Judy Creighton (Current)			Annually
B Wiscount (initial)	12/8/17	N/A	

#### 1.7 DEFINITIONS AND REFERENCES

Term	Definition

Reference Type	Reference Name	Notes



## GRADUATE COST OF ATTENDANCE ADJUSTMENTS PROCEDURE

### 1.1 PURPOSE AND AUDIENCE

Penn recognizes that students may incur expenses above and beyond their established Cost of Attendance (COA). Graduate and professional students may file for a COA adjustment to incorporate these expenses into their budget. Adjustments are intended for extenuating circumstances, and Penn Financial Aid will determine adjustments on a case-by-case basis.

This is an internal job aid for Financial Aid staff.

### 1.2 DESCRIPTION

Financial Aid is responsible for all graduate / professional cost of attendance (COA) adjustments. Processing COA adjustments requires referencing the **Graduate Cost of Attendance Adjustments Policy** and coordinating with the Loan Office. Note that the Loan Office cannot increase a student's budget if they do not already have a processed loan.

The annual timeline for processing COA adjustments is below:

#### *May*

- Update the Application for Budget Increase form (don't post onto website until after May 1<sup>st</sup>)
- Begin processing summer requests
- Wait until after precert runs (third week of May) before beginning any fall/spring requests
- Budget requests are submitted on an on-going basis from May onward

#### *April*

- Budget increase requests will wind down (BUT, be aware of the last day to process federal loans for the current academic year)
- Regardless of the school, all graduating students end per the academic calendar
- The following schools have loan periods that end after the standard May date (refer to the **School Academic Calendar Policy** for information on each program's academic year)
  - Dental – 1<sup>st</sup>, 2<sup>nd</sup>, & 3<sup>rd</sup> year students
  - Medical – 1<sup>st</sup>, 2<sup>nd</sup>, & 3<sup>rd</sup> year students
  - Veterinary – 1<sup>st</sup>, 2<sup>nd</sup>, & 3<sup>rd</sup> year students
  - For these students, the loan office should create a Grad PLUS app after the academic year is closed on PLS

### 1.3 PARTICIPANTS

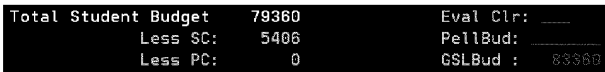

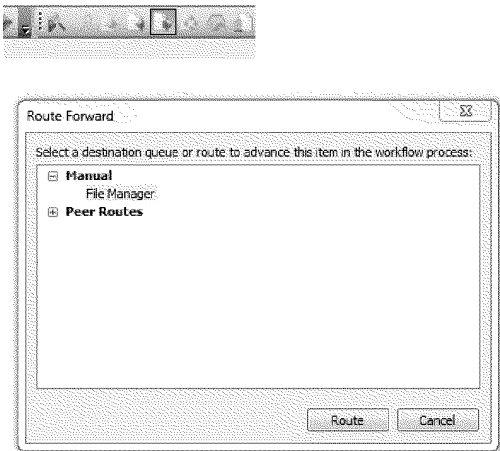
- Financial Aid Counselor(s)

### 1.4 TECHNOLOGY

- SAM
- SFS EASI
- ImageNow

### 1.5 PROCEDURE STEPS

#	Step	Systems & Tools	Step Owner
54.	Receive completed "Application for Budget Increase" (either directly from student or in Grad Review queue of ImageNow). Students should itemize their request by budget component (e.g. medical expenses or computer purchase) in the "Additional Amount	ImageNow	Counselor

#	Step	Systems & Tools	Step Owner												
	<p>Requested" column.</p> <p>If a student calls or visits Financial Aid in person, direct them to complete the online application, which can be accessed under the "Forms" section of the SFS website.</p> <p><i>Note: The Med School reviews and approves COA adjustments, then sends the forms to Financial Aid for processing.</i></p>														
55.	<p>Review the application, referencing the budget increase guidelines in the <b>Graduate COA Adjustments Policy</b>.</p> <p>Itemize approved amounts in the "Additional Amount Approved" column of the application. List the total budget increase and any supporting explanation at the bottom of the form, then sign and date.</p> <p><i>Note: Counselor can either approve, partially approve, or deny the application.</i></p>	N/A	Counselor												
56.	<p>If the student was granted a budget increase, input the original budget amount plus the approved increase in the "GSLBud" field on the SAM EU1 screen.</p>  <p>The screenshot shows a table with budget information:</p> <table border="1"> <tr> <td>Total Student Budget</td> <td>79360</td> <td>Eval Clr:</td> <td>_____</td> </tr> <tr> <td>Less SC:</td> <td>5406</td> <td>PellBud:</td> <td>_____</td> </tr> <tr> <td>Less PC:</td> <td>0</td> <td>GSLBud :</td> <td>83360</td> </tr> </table>	Total Student Budget	79360	Eval Clr:	_____	Less SC:	5406	PellBud:	_____	Less PC:	0	GSLBud :	83360	SAM	Counselor
Total Student Budget	79360	Eval Clr:	_____												
Less SC:	5406	PellBud:	_____												
Less PC:	0	GSLBud :	83360												
57.	<p>Document the result of the COA adjustment request and any additional details on the Comments screen.</p>  <p>The screenshot shows the following text: "14-15 BUDGET INCREASED BY \$4000; \$3000 FOR LIVING EXPENSES AND \$1000 FOR MED EXPENSES. EMLD LOANS."</p>	EASI	Counselor												
58.	<p>If the document has already been imaged, route the document forward from the Grad Review queue to File Manager.</p>  <p>The screenshot shows a "Route Forward" dialog box with the following content:</p> <p>Select a destination queue or route to advance this item in the workflow process:</p> <ul style="list-style-type: none"> <li>Manual       <ul style="list-style-type: none"> <li>File Manager</li> </ul> </li> <li>Peer Routes</li> </ul> <p>Buttons: Route, Cancel</p> <p>If not, mark the document as "Processed" and put in the Imaging bin by the copier.</p>	ImageNow	Counselor												
59.	<p>If the budget was increased, notify the Loan Office (including the</p>	N/A	Counselor												

#	Step	Systems & Tools	Step Owner
	<p>line item breakdown of additional expenses).</p> <p>If the student has Direct Loan eligibility, alert the loan office. If the student borrowed a Grad PLUS loan, the student needs to apply for another loan to cover the increase. If the student has an optional loan, the loan office may be able to increase the amount without a new loan application.</p>		
60.	<p>Notify the student of the outcome of the COA adjustment request. If the budget was increased, convey the total amount (not the specific breakdown). If the request was denied, explain the rationale.</p> <p>If the end of the loan period is approaching, note the last day to process federal loans in the email.</p> <p><i>Note: At the end of the school year (close of loan period), ask the Loan Office directly to request a loan on behalf of the student so that the student does not miss the deadline.</i></p>	N/A	Counselor

## 1.6 QUESTIONS / ESCALATION

Any questions regarding this procedure should be directed to Judy Creighton

## 1.7 MAINTENANCE

Owner	Date of Initial Sign-Off	Date of Last Update	Update Cadence
Judy Creighton (Current)			Annually
B Wiscount (initial)	12/8/17	N/A	

## 1.8 REFERENCES AND DEFINITIONS

Reference Type	Reference Name	Notes
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Internal Form	Application for Budget Increase	Located in "Forms" section of SFS website
Internal Policy	School Academic Calendar Policy	

Term	Definition

## GRADUATE PACKAGING PROCEDURE

### 1.2 PURPOSE AND AUDIENCE

Packaging is the process through which various types of federal, institutional, and outside aid are compiled, or "packaged," to meet demonstrated student need. Packaging is a largely automated process, but Financial Aid staff may need to manually intervene to process special cases and/or to resolve cases that are held up in the system.

Penn Financial Aid is committed to helping graduate students obtain the funding they need to finance their education. Students may also obtain merit scholarships from their specific graduate or professional school.

This is an internal job aid for Financial Aid staff.

### 1.2 DESCRIPTION

The packaging process for most graduate students is automated. This job aid captures key information for the following processes:

- 5. Fully-Automated Packaging Process**
- 6. Coordination with Individual Schools**
- 7. Manually Building a Package**
- 8. Nuances / Adjustments and Troubleshooting**
  - a. \$0 EFC
  - b. Single Term Student
  - c. Incorrect Year in School
  - d. Adjustment in Course Load
  - e. Work-Study

Refer to the **School Academic Calendar Policy** for information on each program's academic year.

### 1.3 PARTICIPANTS

- Financial Aid Counselor(s)
- Grad / Professional School Staff
- Imaging Team

### 1.4 TECHNOLOGY

- SAM
- ImageNow

### 1.5 PROCEDURE STEPS

#### 1. FULLY-AUTOMATED PACKAGING PROCESS

Financial Aid coordinates with Systems to establish the SAM packaging schedule. Graduate packaging typically runs every night April through June, and on Tuesday nights only during the rest of the year.

Students are automatically packaged based on the following guidelines (for 2017 – 2018). These guidelines stipulate the amount of funding a typical student at the given school should receive from each source, as well as the order in which types of aid should be applied.

#### **All Grad Students EXCEPT Dental, Design, Law, SP2, Vet, and PhD Programs**

RL02	Direct Loans	\$20,500
RL25	Alt Loan	to need

**Design(33):**

RL02	Direct Loan	\$20,500
RL25	Alt Loan	\$22,700
W001	Work Study	\$2,700
RL25	Alt Loan	to need

**SP2(35):****Strategy 1: Full Time**

RL02	Direct Loan	\$20,500
RL25	Alt Loan	\$20,000
W001	Work Study	\$2,000
RL25	Alt Loan	to need

**Strategy 2: Part Time**

RL02	Direct Loan	\$20,500
RL25	Alt Loan	\$15,200
W001	Work Study	\$2,000
RL25	Alt Loan	to need

**Dental(51):****1<sup>st</sup> Year**

RL02	Direct Loan	\$42,720
RL25	Alt Loan	\$36,650
LHPD	HPL	\$13,000
RL25	Alt Loan	\$1,000
LHPD	HPL	\$13,000
RL25	Alt Loan	to need

**2<sup>ND</sup> & 3<sup>rd</sup> Year**

RL02	Direct Loan	\$44,942
RL25	Alt Loan	\$34,128
LHPD	HPL	\$13,000
RL25	Alt Loan \$1,000	
LHPD	HPL	\$13,000
RL25	Alt Loan	to need

**4<sup>th</sup> Year**

RL02	Direct Loan	\$40,500
RL25	Alt Loan	\$38,570
LHPD	HPL	\$13,000
RL25	Alt Loan	\$1,000
LHPD	HPL	\$13,000
RL25	Alt Loan	to need

**PASS**

*\*Students with international DMD degree who want to become US licensed; join program for spring semester of 2<sup>nd</sup> year*

RL02	Direct Loan	\$40,500
RL25	Alt Loan	to need

**DADE**

*\*Post-docs who have already obtained DMD but are seeking specialized training*

RL02	Direct Loan	\$20,500
RL25	Alt Loan	to need

**Law School(56):****1<sup>st</sup> year – need less than \$53,943**

RL02	Direct Loan	\$20,500
RL25	Alt Loan	to need

**1<sup>st</sup> year – need greater than \$53,944**

RL02	Direct Loan	\$20,500
LL05	McKean	\$4,200
RL25	Alt Loan	\$19,244
UL01	Law Grant	to need

**2<sup>nd</sup> year – need less than \$59,888**

RL02	Direct Loan	\$20,500
RL25	Alt Loan	to need

**2<sup>nd</sup> year – need greater than \$59,889**

RL02	Direct Loan	\$20,500
LL05	McKean	\$4,000
RL25	Alt Loan	to need

**3<sup>rd</sup> year – need less than \$59,888**

RL02	Direct Loan	\$20,500
RL25	Alt Loan	to need

**3<sup>rd</sup> year – need greater than \$59,889**

RL02	Direct Loan	\$20,500
LL05	McKean	\$3,100
RL25	Alt Loan	to need

**Veterinary(58):****Strategy 1: Contract Students (In State)**

RL02	Direct Loan	\$40,500
RL25	Alt Loan	\$12,000
LHPV	HPL	\$3,300
RL25	Alt Loan	to need

**Strategy 2: Non-Contract (Out of State)**

RL02	Direct Loan	\$40,500
RL25	Alt Loan	\$13,500
LHPV	HPL	\$3,300
RL25	Alt Loan	to need

**PhD Programs:**

RL02	Direct Loan	\$20,500
RL25	Alt Loan	to need

**2. COORDINATION WITH INDIVIDUAL SCHOOLS**

#	Step	Systems & Tools	Step Owner
61.	Receive graduate student's financial aid application.	SAM, ImageNow	Imaging Team
	<b>FM Only Schools</b> (only require FAFSA EFC): <ul style="list-style-type: none"> <li>Annenberg, Arts &amp; Sciences, Design, Education, Engineering, Liberal and Professional Studies (LPS), Nursing, Social Policy and Practice (SP2), Wharton (Grad)</li> </ul>		



#	Step	Systems & Tools	Step Owner
	<p><b>IM Schools</b> (require FAFSA EFC + additional information):</p> <ul style="list-style-type: none"> <li>• Law, Medical – CSS Profile</li> <li>• Dental, Vet – institutional application</li> </ul> <p>All graduate students requesting loans must send financial aid applications directly to Penn Financial Aid. Grants are decided by individual programs / schools from information obtained in the application.</p> <p><i>Note: For more information on the difference between FM and IM methodology, please refer to Penn's Institutional Methodology Policy (FM vs. IM).</i></p>		
62.	<p>Evaluate student need.</p> <ul style="list-style-type: none"> <li>• Dental, Law*, Vet – utilize Needs Analyzer and Institutional Methodology (IM)</li> <li>• Med* – use unique methodology and IM</li> <li>• Other Schools – utilize FAFSA EFC and Federal Methodology (FM)</li> </ul> <p><i>*Evaluation for first year only; remains same for duration of the program; student need reviewed by the School</i></p>	SAM, Needs Analyzer	Individual Schools
63.	<p>Contact Graduate Representatives at various Schools to ascertain when grants will be posted to SAM (by individual Schools). Grant posting can also be validated on SAM PU1 screen. Packaging for graduate students generally occurs in April, so contact with schools should generally begin in mid-March.</p> <p>Failure to post grants may impact how students are packaged for loans.</p>	SAM	Counselor
64.	<p>Receive ORM report for graduate students that have been added to SAM.</p> <p><i>Note: Graduate-level students are identified by a "year in school" of 06+.</i></p>	N/A	Counselor
65.	<p>Process any special cases / troubleshoot any unpackaged cases.</p> <p><i>Note: For more information on troubleshooting packages, please refer to Section 4 – Troubleshooting Packages.</i></p>	SAM	Counselor
66.	<p>Notification job runs weekly on Thursday nights.</p> <p>Notifications to students are generic and include the Cost of Attendance (COA), Student Contribution (SC), Need, and Loans.</p> <p><i>Note: Loans are processed by Loans Office.</i></p> <p>Returning graduate students receive notifications via both mail and Penn InTouch. Incoming graduate students receive notifications only via mail (<i>note: Medical school handles notifications for incoming students themselves</i>).</p> <p>Notices and loan notes are also mailed to the student's home address, with the following exceptions:</p>	N/A	Automated

#	Step	Systems & Tools	Step Owner
	<ul style="list-style-type: none"> <li>Law School – notices sent to the School, which mails the information to the student; McKean loans are sent E-Sign to ECSI</li> <li>Med School – any loans are sent E-Sign to ECSI</li> <li>Vet and Dental Schools – HPL loans are sent E-Sign to ECSI</li> <li>Wharton – students do not receive hard copy notifications (only on Penn InTouch)</li> </ul>		

### 3. MANUAL PACKAGING

All Schools are run through automatic packaging except for LPS (Grad) and Bio Med. These two Schools require manual packaging in SAM (LPS because the budget code does not distinguish between undergrads and grads, Bio Med due to the variety of programs).

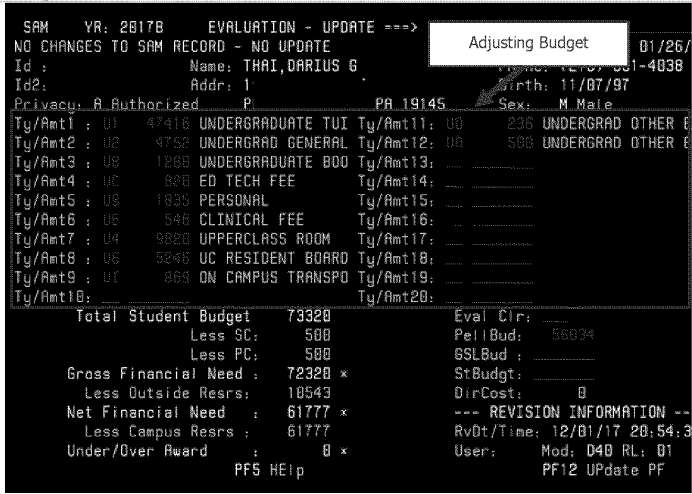
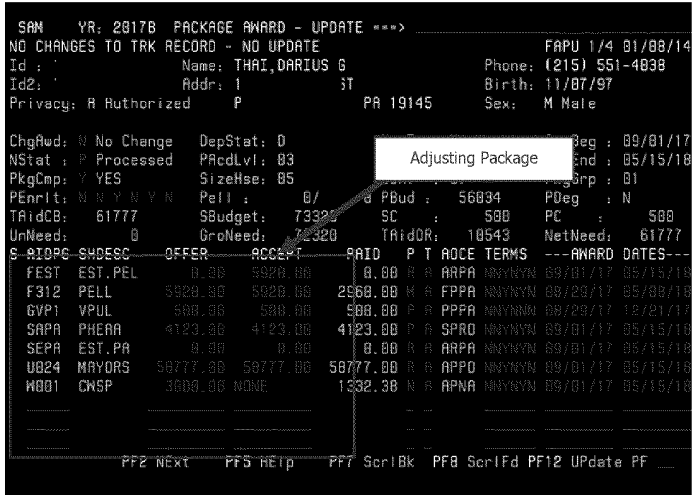
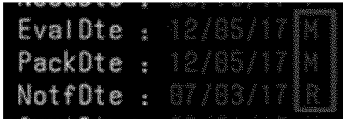
#	Step	Systems & Tools	Step Owner
1.	Check SRS for student program (assume full-time enrollment unless indicated otherwise).	SRS	Counselor
2.	Determine program budget by referencing the <i>Graduate Cost of Attendance (Definition) Policy</i> .	N/A	Counselor
3.	If the Fed EFC is \$0, update to "EFC" field on SU1 to \$50.	SAM	Counselor

```

SAM      YR: 2017B      SAM FILE - UPDATE --->
                                           FASU 1/4 02/20/17
Id:      Name: KRONE,MICHAEL B      Phone: (610) 825-5445
Id2:     Addr:      Birth: 1-----
Privacy: A Authorized      4      Sex: 1
-----
Academic Enrollment
AdmSts: 1 PkAg:      Schl: 04 OpSts: 0      1/2/3/4/5/6 Beg: 03/01/17
PacdLvl: 0A S/PkHsz:      0P Degr: 821 ShseTyp: 0      N Y N Y N Y End: 05/15/17
CurFasT:      SpHndL:      P0Gn: 0 Rth1/2:      F F F PkGrp: 01
-----
File Status Financial Award Data
Aid App: 10/25/16      S/PadJGros: 3334 19721      SBudget: 78276
APP/CFAR:      GSL Budget:      Par Cont: 1000
FafComp: 02/07/17      Tx/TrXInC: 19721 0      Stu Cont: 1000
FileComp: 02/07/17      NetAsset: 0      EFC: 2600 (09)
NeedDte: 06/08/17 P      ----- PELL/FED GRANT DATA -----
EvalDte: 04/18/17 P      IdS/TrN/Id: KR 01 211703719
PackDte: 11/07/17 M      Est/ActIdx:      0
NotFDte: 11/08/17 P      BdgTr/PJX: 56634
AcptDte: 10/04/17 N      SCH/FF/Exp: 5920 5920
DisbDte: 11/17/17 N      PSV/S/IVD:      0
ChgdRwd: Y      SSSStatus:      0
PELLElg: N      SSSdate:      0
Revision Information: RvDt/Time: 12/01/17 20:39:20 User:      Mod: 030 RL: 006
PF1 Prev      PF2 Next      PF5 Help      PF12 Update PF

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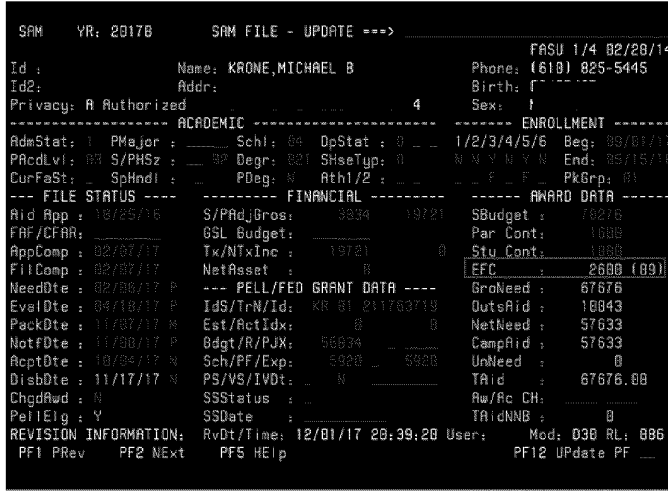

<p><b>4.</b> Input itemized program budget into EU1. Refer to the <i>Graduate Cost of Attendance Policy (Definition)</i> for program budgets and SAM codes associated with each budget component (e.g. tuition, general fee, books &amp; supplies). Enter budget components as distinct line items on EU1.</p>	<p>SAM</p>	<p>Counselor</p>
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#	Step	Systems & Tools	Step Owner
			
5.	Manually enter aid line items on PU1 using packaging strategy listed in "Fully-Automated Packaging Process."	SAM	Counselor
			
6.	Update flags on SU1: <ul style="list-style-type: none"> <li>EvalDte to M</li> <li>PackDte to M</li> <li>NotfDte to R</li> </ul>	SAM	Counselor
			

#### 4. NUANCES / ADJUSTMENTS AND TROUBLESHOOTING

The following procedures detail cases where either a) a manual adjustment is necessary or b) an unpackaged case needs to be actioned. Counselors are notified of unpackaged cases via an ORM report.

#### \$0 EFC

#	Step	Systems & Tools	Step Owner
1.	Check SU1 to see if there is a value for the EFC.	SAM	Counselor
			
2.	If no value, change EFC to \$50 on SU1.	SAM	Counselor
3.	Update flags on SU1: <ul style="list-style-type: none"> <li>EvalDte to P</li> <li>PackDte to R</li> <li>NotfDte to N</li> </ul> 	SAM	Counselor
4.	Note changes on Comments screen in EASI.  Comments should reflect any changes made to the student's file or any information that will be helpful to future counselors.	EASI	Counselor

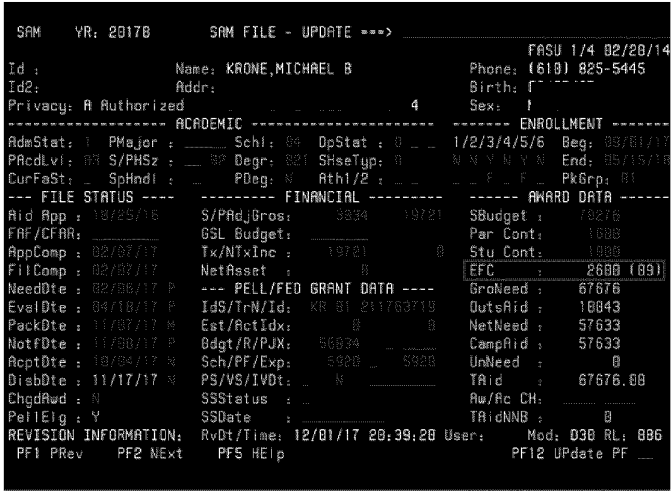

**Single Term**

#	Step	Systems & Tools	Step Owner
1.	Check the SAM SU1 screen for student enrollment status. Single-term students will be listed as NNYNNN (Fall) or NNNNYN (Spring). Full year students are listed as NNYNYN.	SAM	Counselor

2.	For single-term students, adjust Cost of Attendance (COA) by dividing EU1 budget line items in half (except for tuition and fees – verify these using PSAS; if not yet charged, reference budget table).	SAM	Counselor
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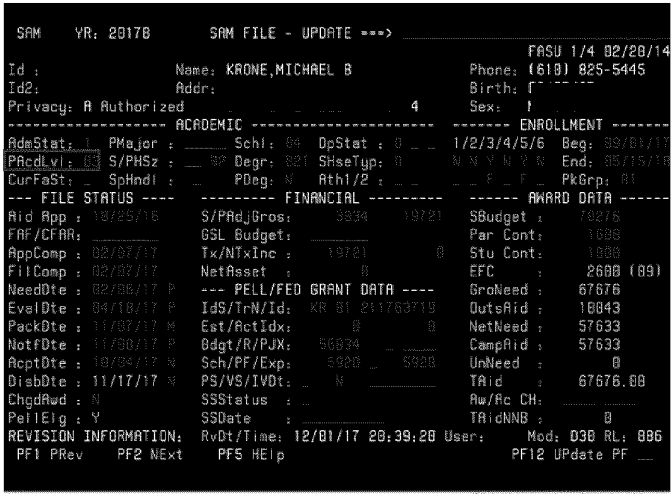
*Note: Full-time schools typically don't have single-term students; this is more common among the part-time schools (e.g. LPS).*

<b>3.</b> Post half of Federal EFC on SU1 ("EFC" field).	SAM	Counselor
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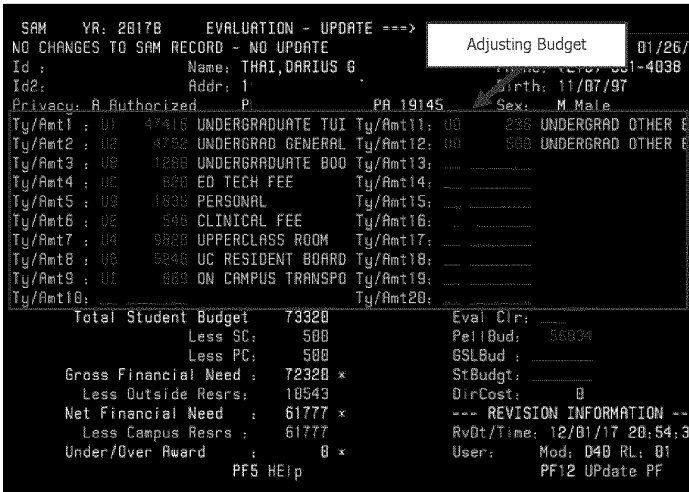
#	Step	Systems & Tools	Step Owner
			
4.	Package student on PU1 using standard packaging strategy (refer to "Fully-Automated Packaging Process").  <i>Note: Refer to Section 3 – Manual Packaging for additional guidance.</i>	SAM	Counselor
5.	Update flags on SU1: <ul style="list-style-type: none"> <li>• EvalDte to P</li> <li>• PackDte to R</li> <li>• NotfDte to N</li> </ul> 	SAM	Counselor
6.	Note changes on Comments screen in EASI.  Comments should reflect any changes made to the student's file or any information that will be helpful to future counselors.	EASI	Counselor

**Incorrect Year in School**

#	Step	Systems & Tools	Step Owner
1.	Verify that the student is incorrectly listed either via ORM report or via the student / School Graduate Representative (when student does not receive notification).	N/A	Counselor
2.	Check PACdLvl on SU1. If the student is incorrectly listed as >06, change the PACdLvl field to 06 or 07.	SAM	Counselor

#	Step	Systems & Tools	Step Owner
			

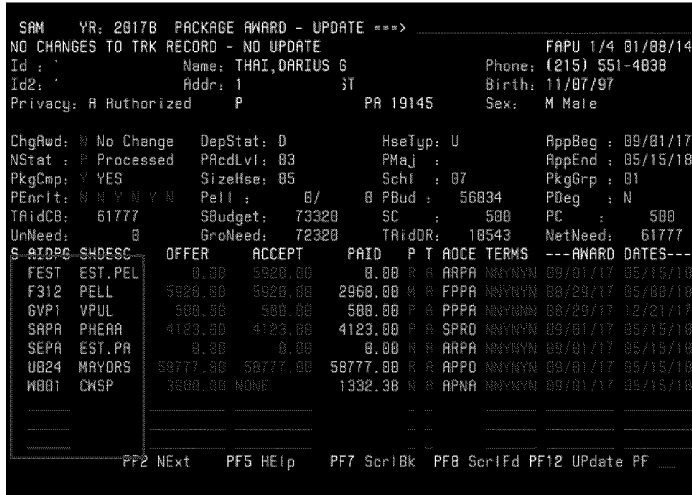
### Adjustment in Course Load


#	Step	Systems & Tools	Step Owner
	Receive <b>Tuition Adjustment Form</b> from student with information on reduced course load.	N/A	Counselor
	Adjust tuition and fees on EU1. Confirm appropriate tuition from PSAS billing report or reference budget tables.  If before fall bill comes available (in July), use budget tables. If after, use PSAS (Pennant Statement of Account Summary) to confirm tuition.	SAM	Counselor
			
	Make sure appropriate housing type is listed (U = University housing, O = Other, P = Parent).	SAM	Counselor
	The budget is pre-determined based GRUPS. GRUPS are different for each school, and represent the system logic used to assign budgets based on School, student year, student type, etc.		



#	Step	Systems & Tools	Step Owner
	Update flags on SU1: <ul style="list-style-type: none"> <li>• EvalDte to M</li> <li>• PackDte to R</li> <li>• NotfDte to N</li> </ul> 	SAM	Counselor

**Work-Study**

#	Step	Systems & Tools	Step Owner
1.	Receive request for Work-Study from student. Requests are sent ad hoc via email to Financial Aid Office (either from Schools or student).  <i>Note: Design and SP2 automatically include Work-Study in student packages. The maximum Design award is \$2,700 and the maximum SP2 award is \$2,000. Education typically has the most students requesting Work-Study.</i>	N/A	Counselor
2.	Determine if student is eligible for Work-Study by checking PU1 screen for referral to Direct Loan (if Direct Loan referral, student is eligible).  If student EFC is above the COA, the student is not eligible for Work Study.  	SAM	Counselor
3.	If student is eligible for Work-Study, repackage student with up to \$2,700.	SAM	Counselor
4.	Reduce the last-added loan by the amount of work study to be added to the package. This must be done manually on PU1.	SAM	Counselor
5.	Update flags on SU1: <ul style="list-style-type: none"> <li>• PackDte to M</li> <li>• NotfDte to R</li> </ul>	SAM	Counselor

#	Step	Systems & Tools	Step Owner
			
6.	<p>Note changes on Comments screen in EASI.</p> <p>Comments should reflect any changes made to the student's file or any information that will be helpful to future counselors.</p>	EASI	Counselor

#### 1.6 QUESTIONS / ESCALATION

Any questions regarding this procedure should be directed to Judy Creighton

#### 1.7 MAINTENANCE

Owners	Date of Initial Sign-Off	Date of Last Update	Update Cadence
Judy Creighton (current)			
B Wiscount (Initial)	12/18/17	N/A	Annually

#### 1.8 REFERENCES AND DEFINITIONS

Reference Type	Reference Name	Notes
Internal Reference	Graduate Cost of Attendance (Definition) Policy	
Internal Reference	Tuition Adjustment Form	Submitted by students taking with an increased/reduced course load

Term	Definition

## R2T4 POLICY

### 1.1 PURPOSE AND AUDIENCE

Return of Title IV Funds (R2T4) is the federal policy mandating repayment of Title IV aid for students who withdraw (officially or unofficially) prior to the completion of the 60% attendance point of the academic term.

The intended audience for this policy is Financial Aid staff, Registrar staff, and students.

### 1.2 SUPPORTING MANDATE

Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. Thus, when a student does not complete the term, the U.S. Department of Education (ED) requires institutions to calculate the amount of federal Title IV funds earned by the student as well as the aid that should be returned to federal aid programs. This calculation is based on a determination of which aid the student has "earned" (and therefore eligible to retain) and which aid is "unearned" and must be repaid.

### 1.3 FORMAL POLICY STATEMENT

#### ***What is Return to Title IV (R2T4)?***

Federal regulations require the University to calculate a return of Title IV aid funds for students who withdraw (officially or unofficially) from all classes on or before the 60 percent attendance point in the term.

Title IV Funds included in the R2T4 calculation include:

- Unsubsidized Direct Loan
- Subsidized Direct Loan
- Perkins Loan
- Direct Graduate PLUS Loan
- Direct Parent PLUS Loan
- Pell Grant
- Federal Supplemental Educational Opportunity Grant
- TEACH Grant
- Iraq and Afghanistan Service Grant

#### ***How is the Withdrawal Date (Official or Unofficial) or Last Date of Attendance Calculated?***

When a student officially withdraws from the university, Penn uses the date of withdrawal or last date of attendance documented in the Student Record System (SRS) as the withdrawal date used to calculate earned aid. The date documented in SRS should be the date the student expresses their intent to withdraw or submits the withdrawal form, not the date that an administrator enters this information into SRS.

For unofficial withdrawals (when a student discontinues participation in academic activity without notifying the institution or earned all non-passing grades for the term), the last date of academically-related activity is used as the withdrawal date. The last date of academically-related activity must be documented, and may include such activities as attending a class, meeting with an advisor, taking a test, or turning in an assignment on Canvas. If the last date of an academic related activity cannot be documented, it is assumed the student earned 0% of Title IV funds, and the school is required to return 100% of Title IV funds.

#### ***What is the Difference Between Earned and Unearned Aid?***

Earned aid is aid that a student has "earned" based on the number of days they have been enrolled during the term. Unearned aid is awarded aid that must be returned due to the student's withdrawal.

*Example: A student enrolled for 46 days of a 115-day term has only earned 40% of the Title IV aid disbursed for that term.*

***How is the Amount of Unearned Aid Calculated?***

A school is required to determine the earned and unearned portions of Title IV aid that has been disbursed or that could have been disbursed as of the date the student ceased attendance based on the amount of time the student spent in attendance. Up through the 60% point in each payment period or period of enrollment, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds the student was scheduled to receive during the period.

The determination of whether Title IV aid has been earned is based on the percentage of the term completed by the student. The percentage of the term that the student remained enrolled is derived by dividing the number of days the student attended by the number of days in the academic period, based on the school-specific or program-specific academic calendar. Academic period is counted in calendar days (including weekends); however, breaks of at least 5 days are excluded from both the numerator and denominator.

Until a student has passed the 60 percent point of an enrollment period, only a portion of the student's aid has been earned. For example, if a student withdraws 30 days into a 100-day enrollment period, the student may retain 30 percent of their total disbursed Title IV aid, but must return the remaining funds.

A student who remains enrolled beyond the 60 percent point is considered to have earned 100 percent of disbursed Title IV aid for the term.

***Who Repays Unearned Aid?***

The responsibility to repay unearned Title IV aid is shared by the University and the student. The University will perform an R2T4 calculation, and will subsequently notify the student in writing detailing 1) the amount of federal funds returned by the University and 2) the amount of federal funds the student is responsible for repaying to the federal government.

Students may appeal to their School for a tuition adjustment based on their withdrawal (in accordance with the School's tuition refund policy). If tuition is adjusted, Financial Aid will need to revisit, and potentially adjust, the R2T4 calculation. The student can also petition their School for adjustments to their registration record (e.g. erasing their enrollment for the entire term). If granted, this will also require a R2T4 recalculation. Note that even if enrollment is cancelled or adjusted, all aid needs to be returned.

***How is Unearned Aid Returned?***

The unearned portion of federal student aid funds will be returned to the appropriate aid program(s). The funds are returned in the following order:

- Federal Direct Unsubsidized Loan
- Federal Direct Subsidized Loan
- Federal Perkins Loan
- Federal Graduate PLUS Loan
- Federal PLUS Loan
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- Other Title IV Program Aid

***How Does R2T4 Relate to Institutional Repayment Policies?***

Federal earned aid is not related in any way to institutional charges. In addition, The University's refund policy and Return to Title IV procedures are independent of one another. A student who withdraws from the University may be required to return unearned federal aid based on the R2T4 calculation and still owe the University for tuition and other fees based on the University's refund policy.

Please refer to the Penn IM R2T4 Calculation Worksheet for more information about how institutional funding is handled for R2T4 students. **[Staff note only, remove from public-facing policy]**

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**1.4 DISTRIBUTION CHANNELS**

- **SFS Staff Website / G Drive**

- **Penn SRFS Website.** Student-facing policy listed under "Special Policies" section of website (<http://www.sfs.upenn.edu/special-policies/policies-return-of-funds.htm>). Various School and Provost websites link back to this page.
- **Email.** This policy will be shared by email with all applicable staff each time it is updated.

## 1.5 ESCALATION / ENFORCEMENT

It is the responsibility of all University of Pennsylvania departments and staff to uphold this policy.

Any questions regarding this policy should be directed to the Financial Aid Director of Compliance.

## 1.6 MAINTENANCE

Owner	Date of Initial Sign-Off	Date of Last Update	Update Cadence
Amy Hooper	11/7/17	N/A	Annually

*\*Note: This procedure will need to be updated once Penn's College of Liberal and Professional Studies (LPS) begins offering module-based coursework. Refer to the Federal Student Aid Handbook for specific guidance around R2T4 and modules.*

## 1.7 DEFINITIONS AND REFERENCES

Term	Definition
Academically-Related Activity	Academically-related activity may include attending a class, meeting with an advisor, taking a test, turning in an assignment on Blackboard, etc.; such activity may be used to determine the withdrawal date when official notification of withdrawal is not provided
Canvas	Penn's Learning Management System (replaced Blackboard in 2014)
Earned Aid	Earned aid is aid that a student has "earned" by staying enrolled in classes for a period of time
Last Date of Attendance	The date of a student's last documented academically related activity
Official Withdrawal	An official withdrawal is one where the student provides official notification to the school of his or her intent to withdraw
Term	A term is a broad denotation of all types of student enrollment periods (e.g. semester, mini-mester)
Title IV Funding	Title IV funds are federal student aid funds, which are from federal student aid programs administered by the U.S. Department of Education (refer to "1.3 Formal Policy Statement for a list of funds)
Unearned Aid	Unearned aid is awarded aid that must be returned due to the student's withdrawal
Unofficial Withdrawal	An unofficial withdrawal is one where the school has not received notice from the student that the student has ceased or will cease attending the school

Reference Type	Reference Name	Notes
External Reference	Federal Student Aid Handbook Volume 5: Withdrawals and the Return of Title IV Funds	Detailed information (213 pages) on R2T4
Internal Reference	Penn IM R2T4 Calculation Worksheet	

## VERIFICATION REVIEW POLICY

### 1.1 PURPOSE AND AUDIENCE

Verification is the federally mandated process for reviewing and making any necessary corrections to the information submitted on the Free Application for Federal Student Aid (FAFSA). While C-Flags are similar to verification, a C-Flag is an "extreme" item that must be resolved before a student is disbursed financial aid. Verification is the clarification of a specific set of information used to determine a student's calculated Estimated Family Contribution (EFC).

The verification process includes obtaining required documents from students; financial aid administrators have the right to ask for any documentation they feel is necessary to complete verification. If the family refuses to supply this documentation, the University is prohibited from disbursing federal student aid to the student.

Verification requirements are established by the Department of Education and are subject to change annually.

The intended audience for this policy is both Financial Aid staff and students.

### 1.2 SUPPORTING MANDATE

The U.S. Department of Education (ED) requires schools that administer Title IV funding to comply with verification policies and procedures for students selected for verification as indicated on the SAR (ISIR).

ED mandates that each institution document:

- the time period in which students must submit verification documentation
- the consequences for failing to submit those documents in time
- the method the institution will use to notify students if their EFC and Title IV aid amounts change
- the procedures the institution or students will follow to correct FAFSA data
- the procedure the institution will follow to refer a student to the Office of Inspector General (OIG)

Institutions must provide, in a timely manner, students selected for verification with a clear explanation of their requirements, including what documents they must submit and the deadlines they must meet, and the consequences of failing to meet them.

Institutions must complete verification for a selected student before the institution exercises professional judgment (PJ) to adjust any values that are used to calculate the EFC.

### 1.3 FORMAL POLICY STATEMENT

#### ***What is verification?***

Verification is the federally mandated process for reviewing and making any necessary corrections to the information submitted on the Free Application for Federal Student Aid (FAFSA). Penn Financial Aid is required to resolve any conflicting information, inconsistencies or errors made on FAFSA applications in order to ensure the integrity of federal student financial aid programs.

#### ***Who is selected for verification?***

ED's Central Processing Service (CPS) selects students for verification from the pool of students who will or have received subsidized assistance. Verification is not required if a student will only receive non-subsidized student financial assistance.

A student's FAFSA may be selected for verification if:

- the IRS Data Retrieval option was not or could not be used on the FAFSA
- the FAFSA was completed using estimated income/asset information or the income/asset information is inconsistent (i.e. reported adjusted gross income is less than taxes paid)

- the FAFSA was completed for a dependent student and the parental federal tax filing status and parental marital status does not match
- the new year FAFSA data does not match the prior year income and asset FAFSA data

***How does the verification process work?***

ED CPS selects FAFSA applications for verification. Students are selected for verification if they submitted an incomplete FAFSA or if the data provided on the FAFSA is inconsistent. The Penn Financial Aid Office will reach out to the relevant students via Penn email and Penn InTouch notification (for matriculated students) indicating that their application has been selected for verification. This correspondence will include information about the verification process as well as a link to the Verification Worksheet.

Once the Verification Worksheet and required documents are received from the student, Penn Financial Aid compares the FAFSA with the provided documents to verify the information. If there are differences between the FAFSA and the financial documents, Penn Financial Aid or the student may need to make corrections electronically or by using the Student Aid Report (SAR). If a student makes a correction, they should also sign and date the document.

Students should complete the Verification Worksheet and submit it along with all required documents to Penn Financial Aid immediately, as Federal need-based aid is only estimated until this process is complete. Federal aid will not be disbursed until the verification process is resolved.

If a student's FAFSA information changes as a result of the Penn's verification process, the University will:

- submit for processing changes to the FAFSA information determined to be in error
- recalculate the student's Federal Pell Grant on the basis of the recalculated EFC
- adjust the student's financial aid package on the basis of the recalculated EFC
- notify the student via email and Penn InTouch of any change to his/her financial aid package

*Note: Although the University will be able to submit most changes to FAFSA information, on occasion it may be necessary for the student to submit changes directly to the CPS. In such cases, the University will notify the student via email as to which data items must be corrected by the student and submitted for processing to the CPS.*

***What information is verified and what documents are used to verify information?***

Each award year, the Department of Education publishes a notice in the Federal Register identifying the FAFSA information that an institution and an applicant may be required to verify. The notice also specifies what documentation is acceptable for verifying FAFSA information. The individual verification items that an applicant must verify are based upon the Verification Tracking Group to which the applicant is assigned, as listed in the chart below:

Tracking Flag	Tracking Group Name	FAFSA Information to be Verified	Examples of Acceptable Documentation
V1	Standard Verification Group (Tax Filers)	<ul style="list-style-type: none"> <li>• Adjusted Gross Income</li> <li>• U.S. Income Tax Paid</li> <li>• Untaxed Portions of IRA Distributions</li> <li>• Untaxed Portion of Pensions</li> <li>• IRA Deductions &amp; Payments</li> <li>• Tax Exempt Interest Income</li> <li>• Education Credits</li> <li>• Number of Household Members</li> <li>• Number in College</li> </ul>	<ul style="list-style-type: none"> <li>• IRS Data Retrieval Tool</li> <li>• IRS Tax Return Transcript</li> <li>• Signed paper copy of 2015 IRS tax return</li> <li>• Penn Verification Worksheet</li> <li>• IRS W-2 Forms</li> <li>• IRS Verification of Non-Filing Letter (for parents and Indep Students)</li> <li>• Penn Non-Tax Filer Statement (for dependent students)</li> </ul>
V2	<i>Not currently in use</i>	• N/A	• N/A
V3	<i>Not currently in use</i>	• N/A	• N/A
V4	Custom Verification Group	<ul style="list-style-type: none"> <li>• High School Completion Status</li> <li>• Identity/Statement of Educational Purpose</li> </ul>	<ul style="list-style-type: none"> <li>• High School Diploma or transcript</li> <li>• GED certificate or transcript</li> <li>• Homeschool credential or transcript</li> <li>• Academic transcript showing Two-year program completion</li> </ul>



			<ul style="list-style-type: none"> <li>Original government-issued photo identification (ID) such as a passport or a driver's license</li> <li>Identity and Statement of Educational Purpose document</li> </ul>
V5	Aggregate Verification Group	<ul style="list-style-type: none"> <li>All items in V1 and V4</li> </ul>	<ul style="list-style-type: none"> <li>All items in V1 and V4</li> </ul>
V6	<i>Not currently in use</i>	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>

***What steps does the student / family need to take?***

Applicants must submit all documents requested from Penn. The documents should be provided in accordance with communicated deadlines. As part of the process, families must also verify their income.

The best way to verify income is by using the IRS Data Retrieval Tool (IRS DRT) that is part of FAFSA on the web at [www.FAFSA.ed.gov](http://www.FAFSA.ed.gov). If families cannot verify their income using the IRS DRT they must submit a "Federal Tax Return Transcript". A "Federal Tax Return Transcript" can be obtained by calling the IRS at 1-800-908-9946 or visit [www.IRS.gov](http://www.IRS.gov) and click on the "get a tax transcript" link. The "IRS Tax Return Transcript" should be requested, not the "IRS Tax Account Transcript."

In most cases, for electronic filers, a IRS Tax Return Transcript may be requested from the IRS within 2-3 weeks after the IRS income tax return has been accepted by the IRS. Generally, for filers of paper IRS income tax returns, the Tax Transcript may be requested within 8-11 weeks after the paper return has been received by the IRS.

***What is the deadline for returning the Verification documentation and what happens if the process is not completed?***

Required information should be submitted within 21 days of being notified of the verification request. Failure to satisfy the requirements of the review could result in delays, and possibly cancellation, of students' federal funding (Work-Study, Pell Grants, SEOG, Subsidized Direct Loans, and Perkins Loans). In addition, Penn cannot guarantee that the funds will be available on students' billing statements if the above items are not submitted and reviewed within the above timeframe.

Until verification is completed, an estimated award of federal financial funding will be presented to the applicant and/or posted to the applicants account. However, this federal financial aid funding will not be final or disbursed until the verification process is complete.

***Are updates to the FAFSA permissible?***

Generally, a student cannot update FAFSA information that was correct as of the date the application was signed because the FAFSA is considered to be a "snapshot" of the family's financial situation. For example, if a student's family sold stock after signing the FAFSA and spent the proceeds on an automobile or home improvement, the student cannot update the FAFSA to reflect a change in assets. After the FAFSA is signed, only certain items can be updated under the conditions listed below.

- **Dependency Status Change:** If a student's dependency status changes at any time during the award year, the student must update FAFSA information, except when the update is due to a change in the student's marital status.
- **Verification of Household Size or Number in College:** An applicant whose FAFSA information is selected for verification of household size or number in college must update those items to be correct as of the date of verification, except when the update is due to a change in the student's marital status.
- **Marital Status Change:** The University may require a student to update FAFSA information under paragraph (1) or (2) of this section for a change in the student's marital status if the University determines that the update is necessary to address an inequity or to reflect more accurately the student's ability to pay.

***Who is excluded from verification?***

- Federal regulations stipulate that Penn need not verify an applicant's information if:
  - The applicant is not a Title IV aid recipient
  - The applicant is eligible only Unsubsidized federal student aid (TEACH, Unsub Direct, PLUS)

- The applicant has been verified by another school for same award year
  - Penn would need a letter from the previous institution confirming the verification and the ISIR Transaction number that was verified
- The applicant was selected for verification, or changed tracking groups, after all disbursements were made and student is no longer enrolled at your school with no plans to return during the award year
- The applicant passes away during the award year
- If the applicant is a dependent, federal regulations stipulate that Penn need not verify the FAFSA information of the applicant's parent(s) if:
  - The parents are residing in a country other than the United States and cannot be contacted by normal means of communication
  - Both parents or the custodial parent has died
  - The parents cannot be located because their contact information is unknown and cannot be obtained by the applicant
  - Both of the applicant's parents are mentally incapacitated
- If the applicant is independent and married, federal regulations stipulate that Penn need not verify the FAFSA information of the applicant's spouse if:
  - The spouse is deceased
  - The spouse is mentally incapacitated
  - The spouse is residing in a country other than the United States and cannot be contacted normal means of communication
  - The spouse cannot be located because his or her contact information is unknown and cannot be obtained by the applicant

If the applicant's parent(s) or spouse are excluded, Penn must still verify the applicant's FAFSA information (e.g. the applicant's income).

*Note: Penn will determine an applicant's independence or non-parental involvement through documents such as lease agreements, utility payments, death certificates, emancipation order of the court, etc.*

#### ***What if I have been the victim of identity theft?***

When the IRS determines a tax filer has been or likely was a victim of identity theft, it will not allow him/her to use the IRS DRT process or get a tax return transcript until the matter has been resolved, which can take up to a year for complex cases. For a tax filer who is a victim of identity theft, the University will accept for verification:

- A Tax Return DataBase View (TRDBV) transcript obtained from the IRS by calling the IRS's Identity Protection Specialized Unit (IPSU) toll-free number at 800-908-4490; and
- A statement signed and dated by the tax filers indicating that they were victims of IRS tax related identity theft and that the IRS has been made aware of the tax-related identity theft

#### ***What if fraud is suspected?***

The University must and will refer to the Office of Inspector General (OIG) any credible information indicating that an applicant for Federal Student Aid may have engaged in fraud or other criminal misconduct in connection with FAFSA applications. Common misconduct includes false claims of independent status, false claims of citizenship, use of false identities, forgery of signatures of certifications, and false statements of income. Note that fraud is the intent to deceive as opposed to a mistake on an application.

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### **1.4 DISTRIBUTION CHANNELS**

- **SFS Staff Website / G Drive**
- **Penn SRFS Website**
- **Email.** This policy will be shared by email with all applicable staff each time it is updated.

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### **1.5 ESCALATION / ENFORCEMENT**

Any questions regarding this policy should be directed to the Financial Aid Director of Compliance and/or the Director of Financial Aid.

#### 1.6 MAINTENANCE

Owner	Date of Initial Sign-Off	Date of Last Update	Update Cadence
Fred Poindexter	11/15/17	N/A	Annually

#### 1.7 DEFINITIONS AND REFERENCES

Term	Definition
ED	Department of Education
ED Central Processing System (CPS)	The automated system that processes all applications for federal student aid, calculates financial aid eligibility and notifies students and educational institutions of the results of the eligibility calculation

Reference Type	Reference Name	Notes
Internal Resource	Verification Training Document	Provides additional background and knowledge for verification (e.g. determining who is the parent)
Internal Resource	Verification Worksheet	Provides detailed information used to validate information listed on FAFSA
External Resource	2017-2018 Application and Verification Manual ( <a href="https://ifap.ed.gov/fsahandbook/attachments/1718AVG.pdf">https://ifap.ed.gov/fsahandbook/attachments/1718AVG.pdf</a> )	Provides federal guidance and regulations for verification

## VERIFICATION PROCEDURE

### 1.1 PURPOSE AND AUDIENCE

Verification is the *federally required* process for reviewing and making any necessary corrections to the information submitted on the Free Application for Federal Student Aid (FAFSA).

This is an internal job aid for Financial Aid staff.

### 1.2 DESCRIPTION

Verification is intended to validate accuracy of the information submitted on the FAFSA.

The verification process includes obtaining required documents from students; financial aid administrators have the right to ask for any documentation they feel is necessary to complete verification. If the family refuses to supply this documentation, the University is prohibited from disbursing federal student aid to the student.

Verification requirements are established by the Department of Education and are subject to change annually.

### 1.3 PARTICIPANTS

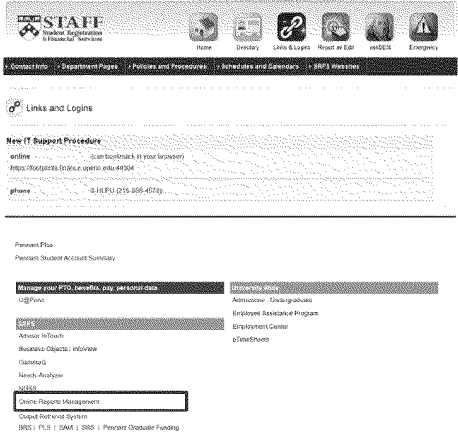
- Financial Aid Counselor
- Financial Aid Director

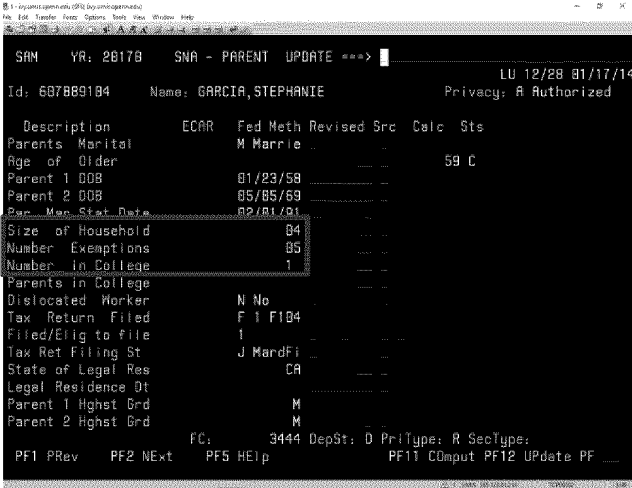
### 1.4 TECHNOLOGY

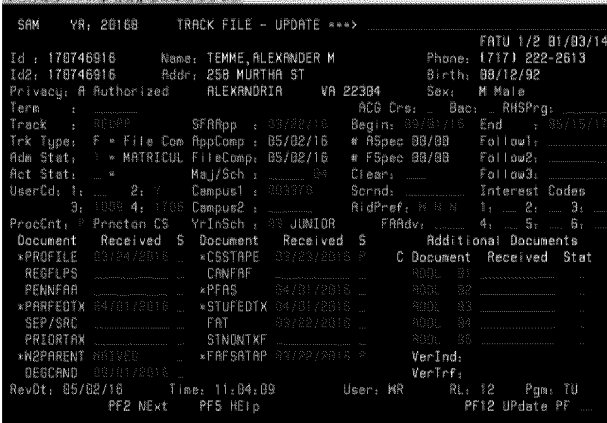
- Central Processing System (CPS)
- FAA Access
- SAM
- Perceptive Content (ImageNow)

### 1.5 PROCEDURE STEPS

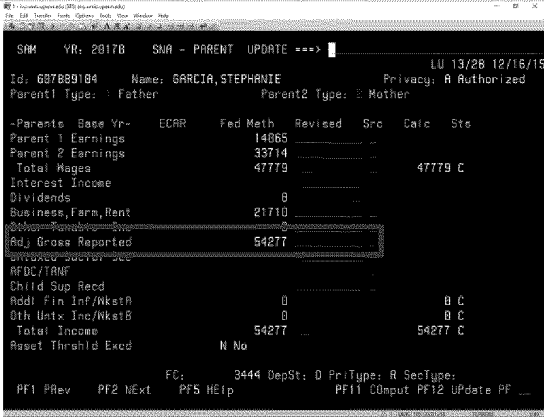
#	Step	Systems & Tools	Step Owner
67.	<p>Consolidate list of students from the Department of Education's Central Processing System (CPS) whose FAFSAs have been selected for verification. Students selected are noted with a "V" on the SU1 screen on SAM, and these students are summarized in an ORM report, which can be accessed by all Counselors.</p> <p>The ORM report is generated on Monday nights and is available Tuesday morning (via SRFS Staff Site → Online Reports Management → SA0699MO → Verification Report).</p> <p><i>Note: Students are selected for verification if they submitted an incomplete FAFSA or if the data provided on the FAFSA is inconsistent. Students can also be selected if the CPS risk model flags data elements in their application as prone to error, anomalous, or potentially inconsistent. Only FAFSA data elements flagged by CPS are subject to verification.</i></p>	N/A	Verification Leader

#	Step	Systems & Tools	Step Owner
	 <p>The screenshot shows the STAFF website with a navigation bar including Home, Directory, Links &amp; Logins, Request an ID, and Emergency. Below the navigation bar are sections for Contact Info, Department Pages, Policies and Procedures, Schedules and Calendars, and RFP's/Website. A 'Links and Logins' section is highlighted, showing a 'New IT Support Procedure' with a URL and phone number. Other links include 'Manage your PTO, benefits, pay, personal data', 'Penn InTouch', 'Business Objects: iEDView', 'Need an Analyst', 'V4/V5', and 'Online Reports Management'.</p>		
68.	<p>Draft an email that will be used to notify students that have been selected for verification.</p> <p>The email should include:</p> <ul style="list-style-type: none"> <li>• Instructions on completing the verification process</li> <li>• Specific documents or tasks needed to satisfy verification process</li> <li>• Verification process</li> <li>• Verification worksheet</li> <li>• Due date for documents</li> <li>• Resulting actions if verification documents are not received</li> </ul>		
69.	Notify students by email using their Penn email that they have been selected for verification. Current students will also be notified of the verification request through alerts on PennIn Touch.	Penn InTouch	Counselor
70.	Email students requiring V4 or V5 verification individually with specific instructions regarding documents/tasks needed to complete transcript confirmation as well as identity confirmation.	N/A	Counselor
71.	Receive required documentation from students. Imaging team uploads the documentation and routes to Counselor (refer to <b>Document Acceptance Procedure</b> for additional information).	ImageNow	Counselor
	<i>Note: Check TU1 screen to see what documents have been received.</i>		
72.	Identify the verification flag by checking LU10 screen: <ul style="list-style-type: none"> <li>• V1 – Standard</li> <li>• V2 – Reserved (not currently used)</li> <li>• V3 – Reserved (not currently used)</li> <li>• V4 – Custom</li> <li>• V5 – Aggregate</li> <li>• V6 – Reserved</li> </ul>	SAM	Counselor
	<i>If the verification flag is V1 or V5, complete steps 7 – 19. If the verification flag is V4, proceed to step 20.</i>		
73.	Confirm that Verification Worksheet has signatures from both a parent and the student.	SAM	Counselor
	<i>Note: Imaging usually confirms, but Counselor should review as well.</i>		

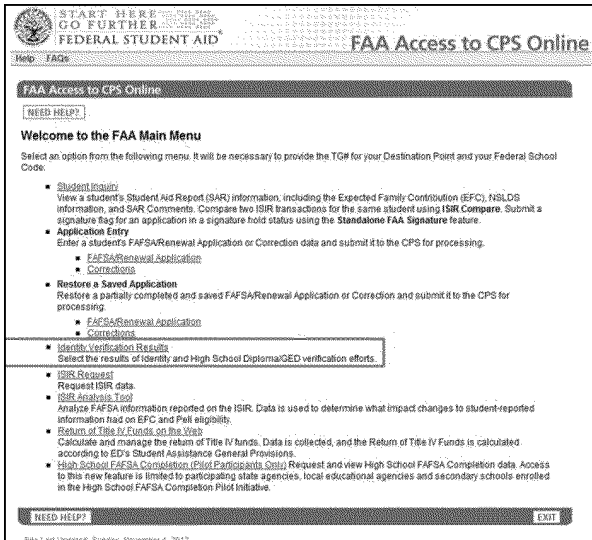
#	Step	Systems & Tools	Step Owner
74.	<p>Review Verification Worksheet (in Counselor queue) to determine household size and number of students in college.</p> <p>The worksheet must list all members in the household not just children in college. If the worksheet is not completed correctly, follow up with student to obtain required information.</p>	SAM	Counselor
75.	<p>Confirm that the household size and number of students in college reported on the worksheet matches what is reported on the FAFSA by reviewing the LU12 screen.</p> <p>If incorrect, refer back to step 8 to verify. In SAM, add revision in LU12 screen.</p> 	SAM	Counselor
76.	<p>If the student is independent, complete steps 8 and 9; however, review screen LU2.</p> <p>If revisions to household size and number in college are necessary, add revisions in LU2 screen.</p>	SAM	Counselor
77.	<p>Confirm receipt of tax information by reviewing LU22.</p> <p>Parents and students can either submit information through Data Retrieval, if applicable, or request a Tax Return Transcript. Tax Account Transcripts are not acceptable.</p> <p>On the LU22 screen, Data Retrieval (DRT) was successful if a TR is listed. Any other code means unsuccessful.</p> <p>The following items will be verified if DRT was successful.</p> <ul style="list-style-type: none"> <li>• Type of tax return filed</li> <li>• Filing status</li> <li>• Adjusted gross income</li> <li>• Taxes paid</li> <li>• Income earned from work (total wages earned)</li> <li>• Exemptions</li> <li>• Education credits</li> <li>• IRA deductions</li> <li>• Tax-exempt interest income</li> <li>• Untaxed IRA distributions</li> </ul>	SAM	Counselor

#	Step	Systems & Tools	Step Owner
	<ul style="list-style-type: none"> <li>Untaxed pensions</li> </ul> <p>Note: On the LU22 screen, the TR code is automatically populated if the transfer is successful and the FAFSA is not altered. If the FAFSA is altered, the code is generally listed as TU.</p> <p><b>Proceed to step 12 if DRT was not successful.</b>  <b>Proceed to step 22 if DRT was successful and verification flag is V1.</b>  <b>Proceed to step 20 if DRT was successful and verification flag is V5.</b></p>		
<i>Steps 12 – 19 identify the procedure needed to verify V1 and V5 information using tax transcripts (note: steps can be completed in any order)</i>			
78.	<p>If Data Retrieval was not successful, check the TU1 screen for receipt of Tax Return Transcripts.</p> <p>Transcripts are required for parents and students (if taxes were filed). If parents filed separately, we need transcripts for both parents. There is a document ID for parent and student Tax Return Transcripts.</p> 	SAM	Counselor
79.	<p>Use Tax Return Transcript to verify tax information.</p> <p>When verifying the information using the transcript, the per computer amount should be used because it corrects mathematic errors and is more accurate.</p>	SAM	Counselor
80.	<p>Verify both parents' Adjusted Gross Income (AGI) by comparing LU13 against the tax transcript.</p> <p>If tax transcript differs from what is listed on screen, enter tax transcript amount into SAM on the line next to LU13.</p>	SAM	Counselor



#	Step	Systems & Tools	Step Owner
			
81.	<p>Verify both parents' U.S. income tax paid by comparing LU14 against the tax transcript.</p> <p>For 1040A and 1040 EZ Filers, use "Total Tax Liability TP Figures Per Computer" to verify income tax paid.</p> <p>For standard 1040 Filers, use "Income Tax After Credits Per Computer" to verify income tax paid.</p> <p>If tax transcript differs from what is listed on screen, enter tax transcript amount into SAM on the line next to LU14.</p>	SAM	Counselor
82.	<p>Verify both parents' education credits by comparing LU28 against the tax transcript.</p> <p>If tax transcript differs from what is listed on screen, enter tax transcript amount into SAM on the line next to LU28.</p>	SAM	Counselor
83.	<p>Verify the student's AGI by comparing LU3 against the tax transcript.</p> <p>If tax transcript differs from what is listed on screen, enter tax transcript amount into SAM on the line next to LU3.</p>	SAM	Counselor
84.	<p>Verify the student's U.S. income tax paid both by using LU4 and comparing the tax paid listed on screen with the tax transcript.</p> <p>If tax transcript differs, enter tax transcript amount into SAM on the line next to LU4.</p>	SAM	Counselor
85.	<p>Verify the student's education credits by comparing LU27 against the tax transcript.</p> <p>If tax transcript differs from what is listed on screen, enter tax transcript amount into SAM on the line next to LU27.</p>	SAM	Counselor
<i>If the verification flag is V4 or V5, complete steps 20 – 21</i>			
86.	<p>Verify student's high school completion based on provided documentation.</p> <p><i>Note: If documentation is not in queue, email student requesting the appropriate documentation (refer to <b>Verification Policy</b> for appropriate documentation.)</i></p>	SAM	Counselor

#	Step	Systems & Tools	Step Owner
87.	<p>Verify student's Identity and Statement of Educational Purpose.</p> <p>Students must appear IN PERSON at the Financial Aid Office and present a valid, government-issued photo identification (ID) such as a passport or driver's license. The Penn Financial Aid front desk refers these students to their Counselor.</p> <p>Send copy of the ID, review checklist, and confirmation of changes to Imaging. The annotation must include the date the ID was received and the name of the person authorized to receive it.</p> <p>Students must also sign a Statement of Educational Purpose (federal form, with Penn-specific edits incorporated).</p> <p>If verification of student's identity and statement of educational purpose is documented by front desk worker, the front desk worker should send copy of ID and signed statements to the students Counselor as well to imaging.</p> <p>If the student is unable to appear in person, they must sign and submit the Statement of Educational Purpose along with a copy of their ID. The Statement must be signed by a notary public confirming that the student appeared and presented an ID confirming their identity.</p>	SAM, ImageNow	Counselor or Front Desk
<i>Complete remainder of process for all verification flags</i>			
88.	<p>Update the FAFSA with any corrections made in SAM (go to FAAGAccess.ed.gov, select "Identify Verification Results" from Main Menu, and enter student information).</p> <p><i>Note: Please post comment on CMT with the new EFC as a reminder.</i></p>	CPS	Counselor
89.	<p>If you do not have CPS access, contact via a Counselor with access to make necessary corrections.</p> <p><i>Note: Fred Poindexter should be contacted first. If he is not available, other options include Nikki Blake or George Walker.</i></p>	CPS	Counselor with CPS access
90.	Update FAFSA with corrections.	CPS	Counselor with CPS access
91.	Notify original Counselor via email that updates have been completed.	N/A	Counselor with CPS access
92.	<p>After all items are reviewed, and NO changes are required, indicate completion on SU1 screen with an "A" in PGVALST and add a comment on the CMT screen.</p> <p>After all items are reviewed, and changes are required, DO NOT make the "A" change until Counselor with CPS access has made correction in CPS, and corrections have been received back.</p> <p>Once an "A" is put in PGVALST, loans will pay to the student's account. Additionally, once verified, Pell grants can be processed as long as the Estimate and Actual Index are the same.</p> <p>If PSTAT equals "P", FEST will be changed to F312 after PSTAT update is run which typically occurs on Mondays.</p>	SAM	Counselor

#	Step	Systems & Tools	Step Owner
	<p>IF PSTAT equals "M", FEST needs to be changed manually to F312. Do this now or wait until the Pell Audit report is available (typically on Thursdays).</p> <p><i>Note: Counselors do not have access to this report, must correspond with B Wisconsin to see report.</i></p> <p>F312 cannot be processed on Fridays.</p>		
93.	Update SU1 with an "A" after receiving updated ISIR. Verification is not complete until updated ISIR is received.	SAM	Counselor
94.	Open FAA Access website to update and resolve verification status in CPS.	FAA Access	Counselor
			
95.	<p>Enter SSN/Name ID/Verification Results from a dropdown menu on the first page.</p> <p>Dropdown options are:</p> <ul style="list-style-type: none"> <li>• Verification completed in person, no issues found</li> <li>• Verification completed remotely, no issues found</li> <li>• Verification attempted, issues found with identity</li> <li>• Verification attempted, issues found with HS completion</li> <li>• No response from applicant or unable to locate</li> <li>• You must only report on students from whom you attempt to collect or request documentation</li> </ul> <p>This should be done for all completed student and/or applicant verifications.</p> <p><i>Note: Counselors can create and upload a flat file to report required results.</i></p>	FAA Access	Counselor

#	Step	Systems & Tools	Step Owner
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**FEDERAL STUDENT AID** **FAA Access to CPS Online**

Help FAQs

**FAA Access to CPS Online - Identity Verification Results**

[NEED HELP?](#)

**Enter Results**

TGS for your Destination Point: T099999  
Federal School Code: 001002  
School Year: 2013-2014

Enter the SSN, Name ID, and select the Identity Verification Results.

SSN	Name ID	Identity Verification Results
<input type="text"/>	<input type="text"/>	Select
<input type="text"/>	<input type="text"/>	Select
<input type="text"/>	<input type="text"/>	Select
<input type="text"/>	<input type="text"/>	Select
<input type="text"/>	<input type="text"/>	Select

[ADD SSRS](#)

[NEED HELP?](#) [PREVIOUS](#) [SUBMIT](#) [RETURN TO FAA MENU](#) [EXIT](#)

Site Last Updated: Sunday, April 15, 2012

96. Click "Enter More Results" and enter additional results (if applicable), or click "Results Entry Complete" if done.	FAA Access	Counselor
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97. After clicking "Results Entry Complete," a confirmation page should appear with the results submitted. Print the confirmation page and send to Imaging.	FAA Access	Counselor
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**FEDERAL STUDENT AID** **FAA Access to CPS Online - Identity Verification Results**

[NEED HELP?](#)

**Confirmation**

TGS for your Destination Point: T099999  
Federal School Code: 001002  
School Year: 2013-2014

Your Identity Verification Results have been submitted for the following record(s):

SSN	Name ID	Verification Results
111-11-1111	BB	Verification completed in person, no issues found
111-11-2222	CC	Verification attempted, issues found with identity
111-11-3333	DD	No response from applicant or unable to locate

Select **PRINT THIS PAGE** to print this page for your records.

[NEED HELP?](#) [PRINT THIS PAGE](#) [RETURN TO FAA MENU](#) [EXIT](#)

## 1.6 QUESTIONS / ESCALATION

Any questions regarding this procedure should be directed to Fred Poindexter.

## 1.7 MAINTENANCE

Owner	Date of Initial Sign-Off	Date of Last Update	Update Cadence
Fred Poindexter	11/15/17	N/A	Annually

## 1.8 REFERENCES AND DEFINITIONS

Reference Type	Reference Name	Notes
Internal Resource	Verification Training Document	Provides additional background and knowledge for verification (e.g. determining who is the parent)
External Resource	2017-2018 Application and Verification Manual ( <a href="https://ifap.ed.gov/fsahandbook/attachments/1718AVG.pdf">https://ifap.ed.gov/fsahandbook/attachments/1718AVG.pdf</a> )	Provides federal guidance and regulations for verification

Term	Definition
ED	Department of Education
ED Central Processing System (CPS)	The automated system that processes all applications for federal student aid, calculates financial aid eligibility and notifies students and educational institutions of the results of the eligibility calculation

## ISIR TRANSACTION MANAGEMENT POLICY

### 1.1 PURPOSE AND AUDIENCE

This document outlines the University of Pennsylvania's policy for managing Free Application for Federal Student Aid (FAFSA) data associated with Institutional Student Information Record (ISIR) transactions.

The intended audience for this policy is all University of Pennsylvania departments that interact with ISIR transactions, including but not limited to Financial Aid and Systems Support. This is not a student-facing policy.

### 1.2 SUPPORTING MANDATE

Federal regulations require institutions of higher education to import, review, and process all ISIR transactions associated with each specific financial aid award year. The processing period for a given student extends from the receipt of the initial ISIR transaction until the institution stops receiving ISIR transactions from the Central Processing System (CPS), usually sometime in September (as published annually in the Federal Register). For example, for the 2018-2019 academic year, ISIR transaction information may arrive as early as October 2017 and continue to be received until September 2019.

This regulation applies to all ISIR transactions regardless of the student's admissions status, any processing changes made to previously reviewed transactions, the verification status of previous transactions, or the reason the transaction was generated. Subsequent ISIR transactions for an applicant may be created and submitted by the institution during the verification and special circumstances processes. Federal regulations mandate the retention of the original, unedited version of the ISIR, regardless of the correction ISIRs that are sent and/or received.

When subsequent ISIR transactions are received, institutions must resolve any discrepant or conflicting data and determine which transaction is appropriate for financial aid use, which would be the primary ISIR. Any discrepancies that impact a student's eligibility for Title IV funds should be resolved and documented as soon as they are identified. Any Title IV funds that is packaged or disbursed must be reviewed and adjusted based on the Federal Methodology EFC from the primary ISIR.

### 1.3 FORMAL POLICY STATEMENT

In accordance with federal Title IV regulations, the University of Pennsylvania will retain all received ISIR transactions. ISIRs must be stored in a secure / encrypted database that satisfies the technical guidance established Department of Education. ISIR transactions contain processed student information reported on the Free Application for Federal Student Aid (FAFSA), as well as key processing results and National Student Loan Data System (NSLDS) financial aid history information. ISIRs are sent electronically to schools by the Department of Education's Central Processing System (CPS).

Financial Aid will process ISIR transactions as they are received, which may include editing the transaction based on the verification of FAFSA information or to determine financial aid awards. Retention of all received ISIR transactions (both original and edited) ensures compliance with federal requirements and allows for comparison between different versions (i.e. different transactions).

### 1.4 DISTRIBUTION CHANNELS

- **SFS Staff Website / G Drive**
- **Systems Staff Website**
- **Email.** This policy will be shared by email with all applicable staff each time it is updated.

### 1.5 ESCALATION / ENFORCEMENT

It is the responsibility of all University of Pennsylvania departments and staff to uphold this policy. Activities not in compliance with this policy should be reported immediately.

Any questions regarding this policy should be directed to Director of Compliance and Training, Student Financial Aid.

## 1.6 MAINTENANCE

Owner	Date of Initial Sign-Off	Date of Last Update	Update Cadence
Amy Hooper	11/7/17	N/A	Annually

## 1.7 REFERENCES AND DEFINITIONS

Citation of associated reference documents and definition of terms.

Reference Type	Reference Name	Notes
External Resource	ISIR Guide ( <a href="https://ifap.ed.gov/ifap/byAwardYear.jsp?type=isirguide">https://ifap.ed.gov/ifap/byAwardYear.jsp?type=isirguide</a> )	Provides federal guidance and regulations for ISIR transactions

Term	Definition
Central Processing System (CPS)	CPS is the automated system that processes all applications for Federal Student Aid (FSA), calculates financial aid eligibility, and notifies students and institutions of the results of the eligibility calculation
Federal Methodology Expected Family Contribution (FM EFC)	The Expected Family Contribution (EFC) is a number that determines students' eligibility for federal student aid. The EFC is calculated based on the information provided on the FAFSA. Financial aid administrators (FAAs) subtract the EFC from students' cost of attendance (COA) to determine student need for the following federal aid programs: <ul style="list-style-type: none"> <li>Federal Pell Grants</li> <li>Subsidized Stafford Loans through the William D. Ford Federal Direct Loan Program</li> <li>Federal Supplemental Educational Opportunity Grants (FSEOG)</li> <li>Federal Work-Study (FWS)</li> </ul>
Federal Register	The Federal Register is the official journal of the U.S. federal government, containing government agency rules, proposed rules, and public notices. The Register contains the ISIR transaction posting schedule, including earliest and latest dates for posting. The Register can be accessed at <a href="http://www.federalregister.gov">www.federalregister.gov</a>
Free Application for Federal Student Aid (FAFSA)	The FAFSA is a form that can be prepared annually by current and prospective college students (undergraduate and graduate) in the United States to determine their eligibility for student financial aid
Institutional Student Information Record (ISIR)	An ISIR is an electronic document produced by the U.S. Department of Education's Central Processing System from Free Application for Federal Student Aid (FAFSA®) data. The ISIR is sent to schools designated by the student on the FAFSA
The National Student Loan Data System (NSLDS)	The U.S. Department of Education's central database for Federal Student Aid
Primary ISIR	The Primary ISIR is the ISIR that used to determine Federal Title IV, State and Institutional aid eligibility



## DOCUMENT ACCEPTANCE PROCEDURE

### 1.1 PURPOSE AND AUDIENCE

The receipt and processing of documentation underlies the entire financial aid process. Penn Financial Aid receives documentation for prospective students, current undergraduates, and current graduate / professional students from a variety of sources, and this documentation needs to be saved, tracked, and routed appropriately. This is primarily the responsibility of the Imaging team.

This is an internal job aid for Imaging staff, as well as a reference document for other Financial Aid staff.

### 1.2 DESCRIPTION

The Imaging team is responsible for receiving and processing all incoming documents for the financial aid process. Documents can be received via mail, email, fax, document submittal portal, direct upload to ImageNow, or by hand.

As documents are received, they are linked to the relevant student's record and routed to the appropriate Financial Aid staff member for review and action (if necessary). The Imaging team also enters data from certain forms and documents into the student management system. Commonly-handled documentation includes:

#### **Undergraduate Forms**

- CSS Profile
- Penn Financial Aid Supplement (PFAS)
- Non-Custodial Parent Supplement (NCPS)
- Income Tax Forms
- Certification of Sibling Enrollment (CSEF)
- Employment Information Form (EIF)
- Reevaluation Form
- Summer Applications
- Athletic Pre-Read Forms
- Financial Aid Notice (FAN)
- College Verification Form (CVF)
- Verification Worksheet & Tax Transcripts
- Other Correspondence

#### **Graduate Forms**

- Penn Financial Aid (PENNFAA)
- Income Tax Forms
- Tuition Adjustment Form
- Budget Adjustment Form
- Verification Worksheet & Tax Transcripts
- Other Correspondence

#### **Miscellaneous Documents**

- Outside Scholarship Notices / Correspondence
- Third Party Billing Requests

### 1.3 PARTICIPANTS

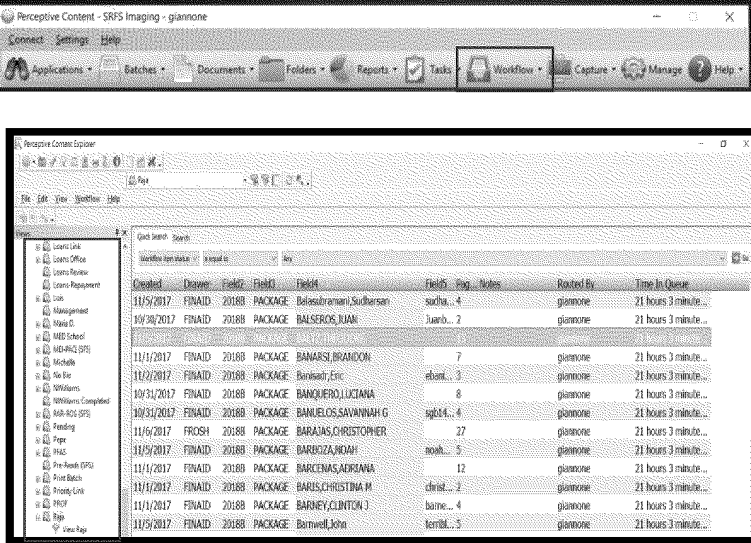
- Imaging Team
- Imaging Manager
- Data Management Group
- Systems

### 1.4 TECHNOLOGY

- ImageNow
- SAM

## 1.5 PROCEDURE STEPS

#	Step	Systems & Tools	Step Owner
98.	<p>Receive documentation. Immediately check for legibility and sufficient information. If clarification or additional information is required, contact the student.</p> <p>Documents can be received via:</p> <ul style="list-style-type: none"> <li>• <b>Mail</b> (U.S. Mail, FedEx, UPS, etc.) – mail can be left in the drop boxes in the lobby of the Franklin Building; front desk concierge brings mail either to box in Room 100 or directly to Imaging</li> <li>• <b>Email</b> – can be received in Imaging mailbox (<a href="mailto:srfsdocs@pobox.upenn.edu">srfsdocs@pobox.upenn.edu</a>) or by individual staff members</li> <li>• <b>Fax</b></li> <li>• <b>Online Document Submittal Portal</b></li> <li>• <b>Hand-Delivered</b></li> <li>• <b>ImageNow</b> <ul style="list-style-type: none"> <li>○ Systems staff enter information from CSS Profile, NCPS Profile, and PFAS directly (documents into ImageNow, data into SAM)</li> </ul> </li> </ul> <p>Documents can be received from:</p> <ul style="list-style-type: none"> <li>• Students</li> <li>• Financial Aid Staff</li> <li>• Other Parties (e.g. Scholarship Organizations)</li> </ul> <p><i>Note: Financial Aid Counselors should promptly put all documents received directly from students into Imaging bin for processing.</i></p>	ImageNow	Imaging, Counselors, Systems
99.	<p>Upload documentation into ImageNow immediately upon receipt.</p> <ul style="list-style-type: none"> <li>• <b>Mail</b> – use scanner to upload to the “Batch” queue (can either upload documents individually or as a batch)</li> <li>• <b>Email</b> – documents received in Imaging mailbox are automatically uploaded to the “Email/Fax” queue <ul style="list-style-type: none"> <li>○ Staff should forward any documents received to personal emails to the Imaging mailbox (<a href="mailto:srfsdocs@pobox.upenn.edu">srfsdocs@pobox.upenn.edu</a>)</li> <li>○ Financial Aid staff should also BCC the Imaging mailbox on any correspondence with students</li> </ul> </li> <li>• <b>Fax</b> – automatically uploaded to the “Email/Fax” queue</li> <li>• <b>Online Document Submittal Portal</b> – automatically uploaded to the “Website” queue</li> <li>• <b>Hand-Delivered</b> – use scanner to upload to the “Batch” queue</li> </ul> <p>After upload, file any paper documents in filing cabinet. Imaging typically retains paper documents for about 1 year as a backup.</p>	ImageNow	Imaging
100.	<p>Open ImageNow, and navigate to “Batch” queue by clicking queue name on left-hand side of screen. Review any documents you recently scanned to ensure all pages were uploaded (documents will be tagged with the user ID of individual who scanned).</p> <p>If pages are missing, retrieve hard copy paper documents and double-check to confirm they were uploaded properly. If not, reupload. If so,</p>	ImageNow	Imaging

#	Step	Systems & Tools	Step Owner
	reach out to the student directly to obtain complete documentation.		
10	<p>Open assigned queue by clicking on queue in ImageNow. Default option is your individual queue (your name); otherwise, process queues based on guidance from Imaging Manager. Generally, prioritize processing admitted students over continuing students.</p> <p><i>Note: Imaging Manager may go into upload queues and shift documents to specific team member queues. Imaging Manager may also assign applicants and continuing students to different team members for ease of processing.</i></p> 	ImageNow	Imaging
10	<p>Review documents in queue. If documents are incomplete or illegible, reach out to the student directly to obtain updated documentation.</p> <p>If student sent multiple documents together, save document to computer, open in Adobe Acrobat, split into separate files, then reupload to ImageNow. Follow the same process for documents with incorrect orientation (e.g. sideways).</p> <p><i>Note: The cover sheet is very helpful when matching documents to a student. All submissions should include a cover sheet, which captures information such as Penn ID, name, email address, parent information etc. as well as which documents are included in the submission.</i></p>	ImageNow	Imaging
10	<p>If the submitted documentation does not contain sufficient information to match with a student, shift document to "Unknown" queue. Documentation remains in "Unknown" queue until the student calls to follow up.</p> <p><i>Note: Most documentation in the "Unknown" queue is incomplete (e.g. just one page that was separated from rest of submission).</i></p> <p><i>Currently Enrolled Students...</i></p>	ImageNow	Imaging
10	<p>If documentation concerns a currently enrolled student, open SAM and navigate to the TU1 screen for the relevant students. Press the "gold key"</p>	ImageNow, SAM	Imaging

#	Step	Systems & Tools	Step Owner
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in ImageNow to automatically index values from SAM into ImageNow.

*Note: Requires ImageNow to be in Financial Aid LearnMode. When opening a document, select LearnMode from dropdown menu (Financial Aid vs. Loans).*

SAM YR: 2018B TRACK FILE - UPDATE ==>

Id : 156066607 Name: SAHA, NAFISA S Phone: (201) 458-3082  
 Id2: 156066607 Addr: 7 MAINWRIGHT AVE Birth: 07/14/00  
 Privacy: A Authorized CLOSTER NJ 07624 Sex: F Female  
 Term : SFAApp : 11/27/17 ACG Crs: Bac: RHSPrg:  
 Track : EDPFR Begin: 09/01/18 End : 05/15/19  
 Trk Type: # AppComp: # ASpec 00/00 Follow1: 10/10/17  
 Adm Stat: 1 = MATRICUL FileComp: # FSpec 00/00 Follow2: 10/10/17  
 Act Stat: # Maj/Sch: 635 04 Clear: Follow3:  
 UserCd: 1: UA 2: Y Campus1: 003378 Scnd: Interest Codes  
 3: 1809 4: 2205 Campus2: AidPref: W N N 1: 2: 3:  
 ProcCnt: P Prncn CS YrInSch: 01 FRESHMAN FAAdv: 4: 5: 6:  
 Document Received S Document Received S Additional Documents  
 \*PROFILE 10/26/2017 P \*CSSTAPE 12/09/2017 P C Document Received Stat  
 REGFLPS CANFAF ADDL 01  
 PENNFAR \*PFAS ADDL 02  
 \*PARFEDTX 12/20/2017 STUFEDTX WAIVED ADDL 03  
 SEP/SRC FAT 11/27/2017 ADDL 04  
 PRIORTAX STNONTXF 11/28/2017 ADDL 05  
 \*W2PARENT 11/28/2017 \*FAFSATAP 11/27/2017 P VerInd:  
 DEGCAND VerTrf:  
 RevDt: 12/20/17 Time: 10:31:11 User: SJ RL: 18 Pgm: TU  
 PF2 NExt PF5 HEIp PF12 Update PF

- 10** Update the SAM TU1 screen to note the date the documentation was received. Either input "D" next to the line item for the document received (automatically populates with current date), or manually type the date.

ImageNow, SAM Imaging

If the document is not already listed in SAM, add the document name, then input "D" or manually type the date.

SAM YR: 2018B TRACK FILE - UPDATE ==>

Id : Name: MUIR, KATIE M Phone: (014) 389-5675  
 Id2: Addr: 449 HERITAGE LN APT 4 Birth: 03/01/00  
 Privacy: A Authorized HERSHEY PA 17033 Sex: F Female  
 Term : SFAApp : 12/05/17 ACG Crs: Bac: RHSPrg:  
 Track : EDPFR Begin: 09/01/18 End : 05/15/19  
 Trk Type: # AppComp: # ASpec 01/02 Follow1: 10/10/17  
 Adm Stat: 1 = MATRICUL FileComp: # FSpec 00/00 Follow2:  
 Act Stat: # Maj/Sch: 425 04 Clear: Follow3:  
 UserCd: 1: UA 2: Y Campus1: 2033 Scnd: Interest Codes  
 3: 1809 4: 2205 Campus2: AidPref: W N N 1: 2: 3:  
 ProcCnt: P Prncn CS YrInSch: 01 FRESHMAN FAAdv: 4: 5: 6:  
 Document Received S Document Received S Additional Documents  
 \*PROFILE 10/23/2017 P \*CSSTAPE 12/12/2017 P C Document Received Stat  
 REGFLPS CANFAF # REEVAL  
 PENNFAR \*PFAS 12/05/2017 ADDL 02  
 \*PARFEDTX 12/06/2017 STUFEDTX 12/19/2017 ADDL 03  
 SEP/SRC FAT 12/05/2017 ADDL 04  
 PRIORTAX STNONTXF ADDL 05  
 \*W2PARENT 12/06/2017 \*FAFSATAP 12/06/2017 P VerInd:  
 DEGCAND VerTrf:  
 RevDt: 12/20/17 Time: 09:54:22 User: FP RL: 32 Pgm: TU  
 PF2 NExt PF5 HEIp PF12 Update PF

#### Applicants...

- 10** If documentation concerns an applicant (EDP, RDP, transfer, or graduate student), it must be indexed manually (as these students are not in SAM).

ImageNow Imaging

Manually input student information (e.g. name, SSN) in the index fields on the right side of the document in ImageNow based on the cover sheet. Shift files to the "No Bio" queue pending Admissions Office decisions.

#	Step	Systems & Tools	Step Owner
10:	Receive names of newly admitted students from Admissions via daily Slate reports ( <a href="https://key.admissions.upenn.edu/manage/query">https://key.admissions.upenn.edu/manage/query</a> ). Either handle student updates personally or assign to staff. Shift the documentation from the "No Bio" queue to the appropriate active queue.	ImageNow	Imaging Manager, Imaging
10:	<p>If information is missing in ImageNow, use the "gold key" to index values from SAM (see step 7). Update document receipt dates in SAM (see step 8).</p> <p>Update the student's SSN in SAM if necessary by entering the correct SSN in the ID2 field on the SU1 screen.</p> <p><i>Note: Admissions does not collect SSNs, whereas this information is required for the financial aid process. Therefore the SAM records created for newly admitted students often contain dummy SSNs. Entering the correct SSN in ID2 should trigger ID1 to update to the correct SSN.</i></p>	ImageNow, SAM	Imaging
Return to standard process...			
10:	Route documents to appropriate parties based on the following reference guide. To route, either press the blue "route forward" button from within a document (to open list of queue options) or drag the document to the appropriate queue.	ImageNow	Imaging

Quick reference guide for routing to queues:

### Undergraduate Students

Topic	Input Guidance	Route to Queue
Taxes, PFAS, & NCPS		REUPP (for upperclassmen) or FRESH (for freshmen)
CSEFs	TU1 and TU2	Counselor (if further review is required; otherwise FM)
EIFs	TU1	Counselor
REEVALs	TU1	Counselor
Sibling Enrollment Verification Forms		Counselor
Correspondence		Counselor (also email if it appears urgent)
Summer Applications		SummerApp
Loans Documents		Loan Office
Loan Notes & Penn Plan		FRESH

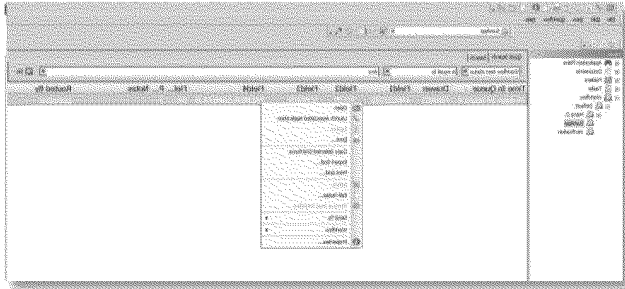
*Note: Counselor work queues are assigned alphabetically*

### Graduate Students

Topic	Input Guidance	Route to Queue
PENNFAA & Taxes		Grad
Reevaluation		Grad Review
Tuition Adjustments		Grad Review
Budget Adjustment Forms		Grad Review
Correspondence		Grad Review (if action is required)

### Other

Topic	Action
Outside Scholarships	Email to Mary Ann Clarke ( <a href="mailto:clarkeam@upenn.edu">clarkeam@upenn.edu</a> ) in PDF format
Third Party Billing	Email to Susanne McCann ( <a href="mailto:mccannsu@upenn.edu">mccannsu@upenn.edu</a> ) in PDF format
Electronic Fund Transfers	Email to Stuart Campbell ( <a href="mailto:campbels@upenn.edu">campbels@upenn.edu</a> ) PDF format
In-School Deferment of	Email to Registrar ( <a href="mailto:registra@pobox.upenn.edu">registra@pobox.upenn.edu</a> )

#	Step	Systems & Tools	Step Owner										
	<table><tr><td>Loans Request</td><td></td></tr><tr><td>Requests for Credit Check</td><td>Email to Sharon Pepe (<a href="mailto:pepe@upenn.edu">pepe@upenn.edu</a>)</td></tr></table> <p><i>Note: No ImageNow work queue for these documents; send directly to appropriate party then drag to "File Manager" queue in ImageNow</i></p> <p><b>Athletes</b></p> <table><tr><th>Topic</th><th>Input Guidance</th><th>Route to Queue</th></tr><tr><td>Pre-Read Applications</td><td></td><td>Pre-Read</td></tr></table> <p><i>Note: All documentation eventually ends up in the "File Manager" queue after processing</i></p> 	Loans Request		Requests for Credit Check	Email to Sharon Pepe ( <a href="mailto:pepe@upenn.edu">pepe@upenn.edu</a> )	Topic	Input Guidance	Route to Queue	Pre-Read Applications		Pre-Read		
Loans Request													
Requests for Credit Check	Email to Sharon Pepe ( <a href="mailto:pepe@upenn.edu">pepe@upenn.edu</a> )												
Topic	Input Guidance	Route to Queue											
Pre-Read Applications		Pre-Read											
11	<p>Complete data entry for documents in the FRESH, REUPP, and Grad queues. Enter key information from documents into SAM CU screens.</p> <p>Documents requiring Imaging data entry include:</p> <ul style="list-style-type: none"><li>Taxes (W-2s and Schedules)</li><li>PFAS</li><li>NCPS</li><li>PENFAA</li><li>Loan Notes</li></ul> <p>If key information is missing from "must fill" lines, mark as incomplete and forward the document to the Imaging Manager.</p> <p><i>Note: If itemized deductions are included on taxes, Schedule A is required.</i></p>	SAM	Data Mgmt. Group										
11	<p>After data entry is complete, route from FRESH, REUPP, or Grad queue to appropriate Counselor queue.</p>	ImageNow	Data Mgmt. Group										
11	<p>If a student asks about missing documentation, first check the student file to ensure that documentation is missing.</p> <p>Next, search ImageNow by date (using "search by" criteria) for dates around when the document should have been received. Often missing documentation may have been accidentally uploaded and filed along with another student's documentation.</p> <p>If this is unsuccessful, request that the student resubmit their documentation.</p>	ImageNow	Imaging										

## 1.6 QUESTIONS / ESCALATION



Any questions regarding this procedure should be directed to Sharla Giannone.

Refer to step 15 of the Procedure for the process when student documentation appears to be missing.

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**1.7 MAINTENANCE**

<b>Owner</b>	<b>Date of Initial Sign-Off</b>	<b>Date of Last Update</b>	<b>Update Cadence</b>
Sharla Giannone	11/13/17	N/A	Annually

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**1.8 REFERENCES AND DEFINITIONS**

<b>Reference Type</b>	<b>Reference Name</b>	<b>Notes</b>

<b>Term</b>	<b>Definition</b>



## ENDOWED SCHOLARSHIPS PROCEDURE

### 1.1 PURPOSE AND AUDIENCE

Endowed scholarships are provided through direct gifts to the University or private funding. Each year, eligible undergraduate students are matched with available endowed scholarships as part of the packaging process.

This is an internal job aid for Financial Aid staff.

### 1.2 DESCRIPTION

There are approximately 2800 endowed scholarship funds, the majority of which are awarded each year. Endowed scholarships are all need-based awards. Students must submit a financial aid application and must demonstrate financial need to be eligible for endowed scholarships.

Financial Aid team selects award recipients according to specified scholarship criteria; no separate application is required. The process of awarding endowed scholarships occurs annually, beginning in November and continuing until all packages are finalized. Endowed scholarships are assigned after all other award packaging is completed, and scholarship funds are used to replace Penn Grant funding that was awarded in the recipient's initial package.

### 1.3 PARTICIPANTS

- Financial Aid Counselor(s)
- Undergraduate Admissions
- Development and Alumni Relations (DAR)

### 1.4 TECHNOLOGY

- SAM
- Slate
- MS Access Database

### 1.5 PROCEDURE STEPS

#	Step	Systems & Tools	Step Owner
11.	Receive list of admitted students that appear to match scholarship criteria (typically about 130 for both EDP and RDP) from Undergraduate Admissions via Slate. This list is the official source of freshman award decisions, as applicants are not yet logged in the existing sponsorship database.  <i>Note: Admissions sources potential recipients based on criteria such as geographic location (small towns), personal hardships, high school extracurriculars, etc.</i>	Slate	Counselor, Undergrad Admissions
11.	Email eligible continuing endowed scholarship recipients with a reminder to complete the questionnaire on the Financial Aid website. Online questionnaire submissions are automatically uploaded to the MS Access database.	N/A	Counselor
11.	Enter the sponsorship database, select a fund with openings (column listing number of openings for next cycle), and manually search through the student list to identify potential recipients who match eligibility criteria (e.g. set filters based on home state, academic interest areas, etc.).  <i>Note: Manual search is currently necessary because pre-fabricated</i>	MS Access	Counselor

#	Step	Systems & Tools	Step Owner
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Access scripts for identifying eligible students are outdated.

- 11** Validate that continuing students still meet eligibility criteria for renewal (changes in eligibility status could include a leave of absence, switching program of study, errors in prior year eligibility determination, etc.). Manually search through the database according to the instructions outlined in step 3.

MS Access

Counselor

*Note: Continuing students are typically awarded the same amount each year.*

- 11** Match eligible students to awards. If a selected student has not yet been packaged, add the student to the Potential Recipients table in the Access database. If a selected student has been packaged, add them to the Recipients table.

MS Access

Counselor

Matching criteria:

- Early in award cycle (EDP and RDP), prioritize students who have not previously received an endowed scholarship
- Prioritize students receiving the largest amount of Penn Grant funding
- Later in the award cycle (renewals), prioritize students already receiving endowed scholarships (as they are already aware of program and DAR expectations)

*Note: When a student is added to SAM, an automated daily process will shift the student from the Potential Recipients table to the Recipients table.*

*Note: Some funds are very difficult to match (e.g. when award criteria are contradictory – "freshman" and "declared major"). In these instances, email Counselors and other organizations on campus with fund criteria to see if they have any recommendations. If unable to match a fund, email DAR and Finance notifying them that the fund was not able to be matched this year.*

- 11** Add the endowed scholarship to the student package by entering the Aid ID of the scholarship fund on the PU screen in SAM.

SAM

Counselor

#	Step	Systems & Tools	Step Owner

- 11! Adjust the package by reducing the existing Penn Grant (U015) by the exact amount of the endowed scholarship award on the PU1 screen in SAM.

SAM

Counselor

#	Step	Systems & Tools	Step Owner

- 12! Update flags on SU1 to generate award notice:

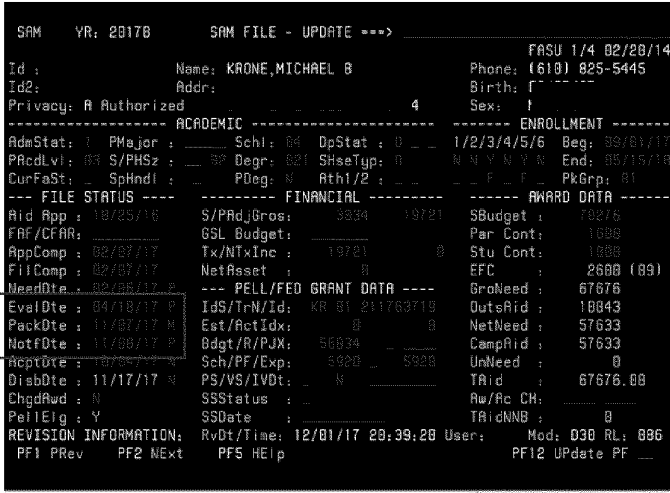
- Change EvalDte to P
- Change PackDte to M
- Change NotfDte to R

SAM

Counselor

For students who have already been packaged, this will result in a revised award letter. For students who have not yet been packaged, this will result in an initial award letter.

*Note: For incoming students, this award notice is communicated by physical letter; for returning students, the notice is posted on Penn InTouch.*

#	Step	Systems & Tools	Step Owner
			
12.	Add a comment in EASI documenting the addition of an Endowed Scholarship to the package.	EASI	Counselor
12.	Create MS Access report of scholarship awards, download into Excel spreadsheet, and send to DAR to support donor report (upon request).  This report should also include any changes (e.g. transfers, deferrals, withdrawals). Any changes should be reflected in student award packages on SAM.  <i>Note: Endowed scholarships are awarded for the full year and reevaluation occurs annually. Thus if a change happens mid-year, it is not possible to reassign the scholarship for that semester.</i>	MS Access, SAM	Counselor, DAR

## 1.6 QUESTIONS / ESCALATION

- Student Complaints.** DAR handles most of the communication with students on this topic. However, if a student contacts the Financial Aid office with concerns about the value of the Endowed Scholarship program (as opposed to the replaced Penn Grant) use the following talking points to support a response:
  - Note the generosity of individuals/families who give back to ensure financial need does not restrict access to a Penn education
  - Highlight the benefit of listing an endowed scholarship on the student's resume
- Contacting Sponsors.** If a student wishes to contact a sponsor (e.g. for thank-you notes), refer the student to DAR.

## 1.7 MAINTENANCE

Owner	Date of Initial Sign-Off	Date of Last Update	Update Cadence
B. Wiscount (Current)			Annually
Judy Creighton (initial)	11/13/17	N/A	

## 1.8 REFERENCES AND DEFINITIONS

## OUTSIDE SCHOLARSHIPS PROCEDURE

### 1.1 PURPOSE AND AUDIENCE

Outside scholarships are scholarships awarded to students from non-governmental sources outside the University, such as foundations, organizations, and parents' employers. Outside scholarships should be factored into a student's aid package during the packaging process.

This is an internal job aid for Financial Aid staff.

### 1.2 DESCRIPTION

Outside scholarships are scholarships awarded to undergraduate students from non-governmental sources outside the University, such as foundations, organizations, and parents' employers. Approximately 2,000 Penn students receive outside scholarships annually.

Students are required to promptly report any outside scholarships they receive to the Financial Aid office. Outside scholarships result in a dollar for dollar reduction in the self-help component of a student's package (summer savings and Federal Work-Study), followed by a reduction in Penn Grant funding. Note that University grants will only be reduced once all self-help has been eliminated.

### 1.3 PARTICIPANTS

- Financial Aid Counselor(s)
- Cashier's Office
- Accounts Payable

### 1.4 TECHNOLOGY

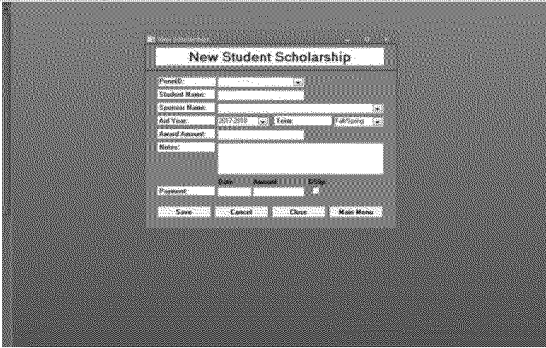
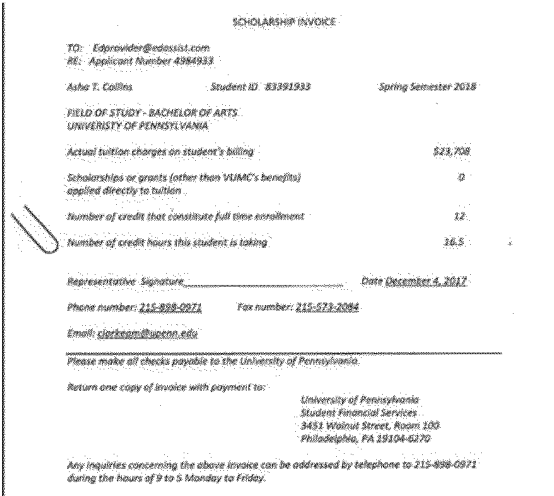
- SRS
- BEN Deposits
- SAM
- EASI
- Need Analyzer
- MS Access

### 1.5 PROCEDURE STEPS

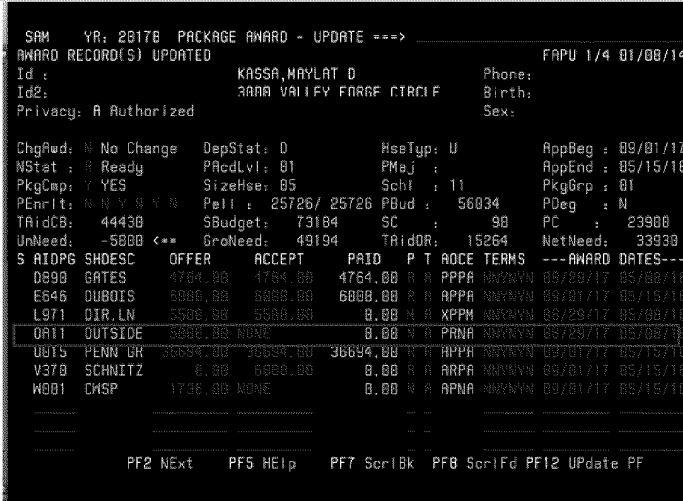
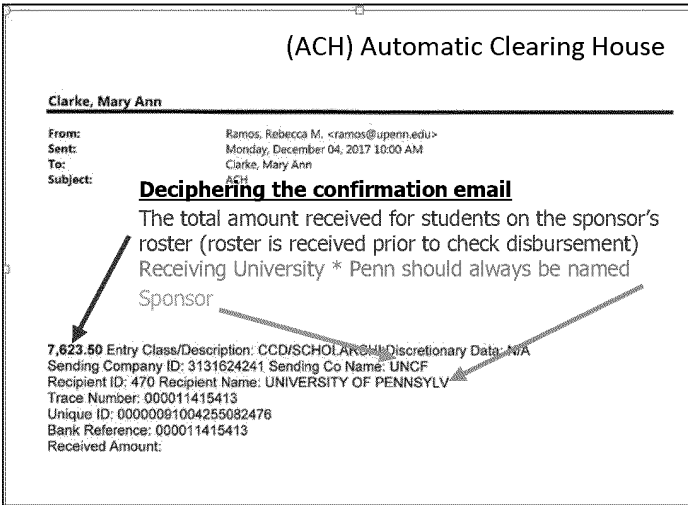
#	Step	Systems & Tools	Step Owner
12.	Receive notice of award (via mail or as an email attachment sent to <a href="mailto:outschol@pobox.upenn.edu">outschol@pobox.upenn.edu</a> ).	N/A	Counselor
	<i>Note: There is guidance on the Outside Scholarships website instructing students to notify Financial Aid of any scholarships received. Often the sponsor also instructs the student to notify the University.</i>		
12.	If the sponsor requires an enrollment verification letter, refer the request to the Registrar's office. Walk over to the Registrar's office and speak with whoever is available.	N/A	Counselor, Registrar
12.	If the sponsor requires completion of a specific enrollment verification form, access SRS screen 114 and search by student name to confirm enrollment. If not, proceed to step 4.	SRS	Counselor, Accounts Payable
	Some sponsors require enrollment verification by a required date and some forms need to be completed, faxed, scanned, or emailed to sponsors. A sponsor may also request to be billed directly upon		

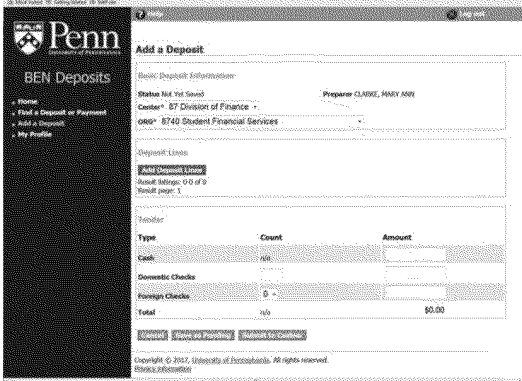
#	Step	Systems & Tools	Step Owner
	<p>receipt of a letter confirming enrollment. Refer to the instructions provided on the form for specific guidance on requirements, complete the form, and return to the sponsor.</p> <p>If the student did not enroll or is not enrolled full time, check SRS to determine if the student has authorized release of information (some sponsor enrollment forms may also note that the student has authorized release). If Penn is authorized to release student information, call the sponsor to discuss the specific student situation.</p> <p>If a check was previously received and incorrectly cashed for a part-time or non-enrolled student, request a check from Accounts Payable to repay the sponsor. (See Section 1.5 Other for detailed instructions on returning checks.)</p> <p><i>Note: Refer to "Common Eligibility Confirmations" in section 1.10 for guidance on common requests.</i></p> <p><i>Note: Sponsors may choose to complete enrollment verification directly with the student (e.g. requesting student to send list of class enrollment).</i></p> 		
12	<p>If the sponsor requires a system invoice, follow this process:</p> <ol style="list-style-type: none"> <li>1. Access sponsor database in MS Access</li> <li>2. Enter student name, Penn ID number, sponsor information, academic year, term, and amount</li> <li>3. Check box for printing invoice</li> <li>4. Go to "Print Invoice"</li> <li>5. Send the invoice to the sponsor (either via mail or email)</li> <li>6. Print out copy of invoice and bring to Imaging</li> </ol> <p>If not, proceed to step 5.</p>	MS Access	Counselor



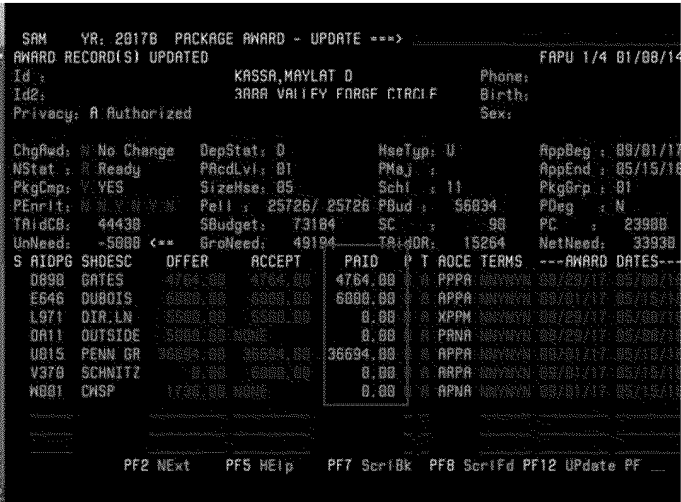
#	Step	Systems & Tools	Step Owner
	 		
12	<p>Receive the sponsorship check from the sponsor. Photocopy the check, write the student's name and Penn ID number on the photocopy, and attach any correspondence that came with the check.</p> <p>If an anticipated sponsorship check has not yet been received, post the anticipated amount on the SAM PU1 screen using code OA11 to issue temporary credit. When the check is received, replace OA11 code with D9XX code (see step 11). If the check is never received, remove money from package.</p> <p>For ACH payments for Delaware State scholarship, receive email from sponsor that payment has been sent. Check with the Cashier's Office (Tammy DeSalis) to confirm receipt before posting (skip to step 11 for SAM posting guidance).</p> <p>For all other ACH payments, receive email from sponsor that payment has been sent. Check with Administrative Support (Rebecca Ramos and Stuart Campbell) to confirm receipt before posting (skip to step 11 for SAM posting guidance).</p>	N/A	Counselor

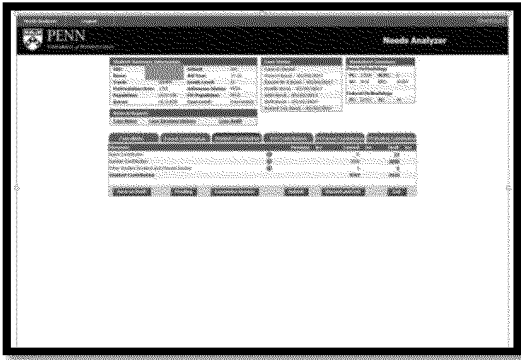


#	Step	Systems & Tools	Step Owner
			
			
12!	Review the check to ensure it is intended for Outside Scholarships. If it is intended for another department (e.g. Third Party Billing, Student Accounts), drop off the check in the appropriate departmental mailbox behind the receptionist's desk in Room 100.  If enrollment was not previously verified in Step 2, complete enrollment verification at this time by searching the student name on SRS screen 114. If the student is not enrolled, return the original check to the sponsor with a letter of explanation.	SRS	Counselor
12!	If the check is made payable to the student, email the student to come to the Financial Aid office and endorse the check.  If the check is made payable to Penn, proceed to next step. The rest of the process is the same regardless of whether the check is student-endorsed or made out to Penn.	N/A	Counselor
13!	Enter individual check information online using BEN Deposits. On the online deposit slip, enter the student's first name, last name, and Penn ID number.	BEN Deposits	Counselor

#	Step	Systems & Tools	Step Owner
	<p>Deposit ~18 checks on each online deposit slip. For checks that are for multiple students (e.g. Pittsburgh Promise), attach a copy of the check stub to the deposit slip so it is clear which students the check is for.</p> <p><i>Note: Staff need to participate in BEN Financials training to receive system access.</i></p> <p><i>Note: Once posting to BEN Deposits begins, the entire slip must be completed. As the Scholarship office is often busy, a guideline of 18 checks per slip is recommended to ensure that the entire slip is completed. New staff may consider placing fewer checks (e.g. 10) per slip to ensure completion.</i></p> 		
13:	Print two copies of each deposit slip. Attach one to the checks for the Cashier, and the other to the sponsor correspondence (e.g. award notice) included with the checks.	N/A	Counselor
13:	Deliver the printed deposit slip and checks to the Cashier's Office on the 1 <sup>st</sup> floor of the Franklin Building.	N/A	Counselor, Cashier's Office
	<i>Note: Cashier closes at 4:30 pm.</i>		
13:	Take the completed deposit slip with the sponsor correspondence (e.g. award notice) attached. Post each scholarship to the PU1 screen on SAM. Use aid ID DXXX, and mark as "prepaid" on SAM.	SAM	Counselor
	<p>Posting guidance:</p> <ul style="list-style-type: none"> <li>• Can use D991-D999 to denote different scholarships (working down from D999)</li> <li>• If a student has received 10+ scholarships, sum any additional scholarships into D991 and note which scholarships are captured in this line item</li> <li>• National scholarships (e.g. AmeriCorps, Gates, National Merit, PHEAA) have their own posting code</li> </ul> <p><i>Note: The award notification typically specifies the breakdown between terms (e.g. equally between semesters). When only one check is received, reference SAM to determine how the check was previously handled and replicate that process for the current award. If a single check is received for new scholarships, split the award evenly across both semesters. If a subsequent check is received for</i></p>		

#	Step	Systems & Tools	Step Owner
	<p>the Spring semester, the student will generally call to provide instructions on adjusting the award breakdown.</p>		
			
13.	<p>Open SAM and check the PU1 screen to verify if each student is receiving aid and confirm that another Counselor has not already reduced their aid. Once confirmed, go to SU2 screen and reduce aid by the exact amount of the Outside Scholarship (reduce aid from sources in the following order, proceeding to the next source only when the previous one has been exhausted: summer savings, work study, Penn Grant).</p> <p>To reduce Penn Grant, go to the SU2 screen and place the amount of the Penn Grant reduction in UserNr8 field.</p> <p>For graduate students, there is no break. Reduce aid in the following order: Ref. Other, CWSP, Ref. Direct.</p>	SAM	Counselor
	 <p>User 2 if reducing <u>summer savings or work study</u> (amount of reduction)</p> <p>User 8 if reducing <u>Penn grant</u> (amount of <u>reduction</u>)</p>		
13!	<p>Add Comments in EASI about posting of Outside Scholarship to</p>	EASI	Counselor

#	Step	Systems & Tools	Step Owner
	account and any corresponding reductions in other aid.		
13	<b>Optional:</b> If the student questions the grant reduction, refer them to their assigned Counselor. Their Counselor may be able to make an accommodation for the excess. Enter a note on the Comment screen in EASI to document this referral and rationale.	EASI	Counselor
13	Enter the student's scholarship check information into the scholarship database. The database is prepopulated with key sponsor information.  <i>Note: Many scholarships are advanced to student accounts, so the database is the only way to track who has and has not paid. Prepaid and the database should match.</i>	MS Access	Counselor
13	The following Tuesday, check the PU1 screen to confirm that funds were paid to the student account (cross-reference against remaining pile of photocopied checks).  If payment is outstanding, the system may be withholding the payment because the student is not enrolled full-time. For graduate students, students must be enrolled in at least 4 Credit Units (CUs).  Check FSS screen (F5) for scholarship criteria (part-time students eligible?). If eligible, perform a manual override in SU1 and mark fields with an "F." Confirm that the override was successful. The system may not reflect the override until the following Tuesday.  If part-time students are not eligible for the scholarship, contact the sponsor to discuss and determine whether the scholarship can still be awarded.	SAM	Counselor
			
13	Open Need Analyzer, navigate to the Student Contribution tab, and edit the student contribution to reflect the change on the SAM SU2 screen.	Needs Analyzer, SAM	Counselor

#	Step	Systems & Tools	Step Owner
			
14	Once payment to the student account is confirmed, send the remaining copy of the check and sponsor correspondence (e.g. award notice) to Imaging.	Imaging	Counselor, Imaging Team

## 1.6 QUESTIONS / ESCALATION

Any questions regarding this procedure should be directed to Mary Ann Clarke.

## 1.7 MAINTENANCE

Owner	Date of Initial Sign-Off	Date of Last Update	Update Cadence
Mary Ann Clarke	11/13/17	N/A	Annually

## 1.8 REFERENCES AND DEFINITIONS

Reference Type	Reference Name	Notes
Internal Document	Refund Check Register	
Internal Document	Sponsor Information Document	

Term	Definition

## 1.9 EXCEPTIONS

- **Student Cashes Check.** If a student cashes an Outside Scholarship check directly to their own account, add a sponsorship line item in SAM using code 0A11 and note that the student cashed the check. This serves to track Scholarship receipt while not duplicating funds.
- **One Sponsor, Multiple Awards.** If one sponsor is making multiple awards (via the same check), it is important to break out the award out separately by student in SAM.

## 1.10 OTHER

### Returning Check to Sponsors

1. Log in request by completing the refund check register.
2. Check to see if there is a W-9 form on file for the sponsor. If not, contact sponsor and request W-9 form. (Document with all sponsors - # and Federal #)
3. Complete the Procurement/Disbursement Authorization Form ([www.finance.upenn.edu/forms/PDA-NA\\_Form\\_NonAffiliate\\_Payments.xlsx](http://www.finance.upenn.edu/forms/PDA-NA_Form_NonAffiliate_Payments.xlsx)).
4. Take form to Gloria Kropiewnicks and obtain her signature.

5. Take signed form to Accounts Payable office and place in the Will Call box. This process takes three days.
6. After third day, go to Accounts Payable to pick up the check. (Must have ID available.)
7. Log check into the SFS book in Accounts Payable. Include name of sponsor, amount of check, check number, and name of person that picked up the check.
8. Prepare letter to attach with check.
9. Copy letter and check. Send copy of letter, check, and authorization form to Imaging.
10. Log the date and academic year the check is to be mailed.
11. Place check in office's outgoing mail box.
12. In SAM, check to see if a scholarship was applied to student's account. If applied, remove scholarship.
13. Make a comment on EASI screen about why funds were removed.

#### **Common Eligibility Confirmations**

##### **AmeriCorps:**

1. Log into the My AmeriCorps account.
2. For a given student, select the Student Expenses page.
3. On SAM, check to verify that the student is enrolled at Penn.
4. On My AmeriCorps, enter the amount of money authorized for the student, along with the start date and the midpoint date of the period requested by the student. Check the terms of agreement box and print out a copy.
5. On SAM, make a comment stating that AmeriCorps education award request was approved for the authorized amount of money.
6. AmeriCorps will send two checks that will comprise the total of the authorized money.
7. When the first check arrives and is deposited, advance the money on record for the second check.  
*\*Note: AmeriCorps is unique because students apply for both fall and spring terms. Need to manually allocate award across semesters (as it may be uneven – not be exactly 50-50 between semesters).*

##### **Delaware State:**

1. Go to website and certify application.
2. Expect to receive ACH payment rather than check.

##### **Gates Foundation:**

1. The account for the Gates Foundation is accessed through the United Negro College Foundation.
2. In the account, check the available applications that are ready to be processed. For a given application, fill out with information found on SAM (GPA, FAFSA reception, eligibility for work-study, tuition and fees, etc.) on the first page, financial aid information (Penn Grant, Federal Grant, etc.) from the student's SFS page on SAM, and then the student's program information from their SRS page on SAM.
3. Place a comment on SAM recording the actions made for that scholarship.

##### **National Merit:**

1. Receive roster of all National Merit recipients at Penn.
2. Verify enrollment via SAM.
3. If enrolled, advance funds to student account based solely on roster (on SAM PU1 screen).
4. Update SAM when actual check is received.

##### **PHEAA:**

1. Go to website and certify application.
2. Expect to receive ACH payment rather than check.

##### **Pittsburgh Promise:**

1. Input of Penn ID and academic information (academic term GPA, cumulative GPA, academic term credits earned, major, and academic status).

##### **Say Yes to Education**

1. Input of Penn ID and academic information (academic term GPA, cumulative GPA, academic term credits earned, major, and academic status).



## EMERGENCY AND OPPORTUNITY FUNDING REQUEST PROCEDURE

### 1.1 PURPOSE AND AUDIENCE

Students can request funding from the Division of the Vice Provost for University Life (VPUL) to address an urgent financial need or fund an opportunity. These applications are considered jointly by VPUL and Penn Financial Aid, and result in either 1) a revised budget or aid package 2) one-time financial assistance from Access & Retention funds or 3) no additional assistance.

Note that this procedure only addresses VPUL emergency requests, not emergency requests received by other offices (e.g. Office of the President). This procedure is the same for undergraduate, graduate, and professional student requests.

This is an internal job aid for Financial Aid staff.

### 1.2 DESCRIPTION

Unexpected financial circumstances can cause undergraduate, graduate, and professional students stress and impact their ability to achieve and thrive. VPUL and Penn Financial Aid work collaboratively to address pressing needs and, where appropriate, adjust the student's cost of attendance to remedy an urgent situation or fund an opportunity.

Depending on the situation, students may be eligible for an increased Penn Grant from Financial Aid or one-time assistance from donor funds. In other cases, federal regulations may stipulate that students are ineligible for additional grants. In those cases, families and students should discuss their options, including taking a loan, with Financial Aid.

**Emergency Funding** addresses time-sensitive problems that may impact academic success. The average Emergency Assistance award is \$500. Examples include:

- Unexpected medical or dental expenses
- Food or housing during University breaks or as a result of unexpected loss of residency
- Travel to see family in crisis
- Replacement laptops or technology repair
- Winter coats or interview attire
- Unmet costs for textbooks and courses

**Opportunity Grants** increase access to co-curricular experiences. The average Opportunity Grant is \$500. Examples include:

- Travel for service projects
- Conference or competition fees
- Internships and summer programs
- Graduate school entrance exam prep course costs
- Professional licensing test prep or exam fees

Students must complete an online application for consideration. Note that Access & Retention assistance is intended as a **one-time award** over the course of a student's time at Penn.

### 1.3 PARTICIPANTS

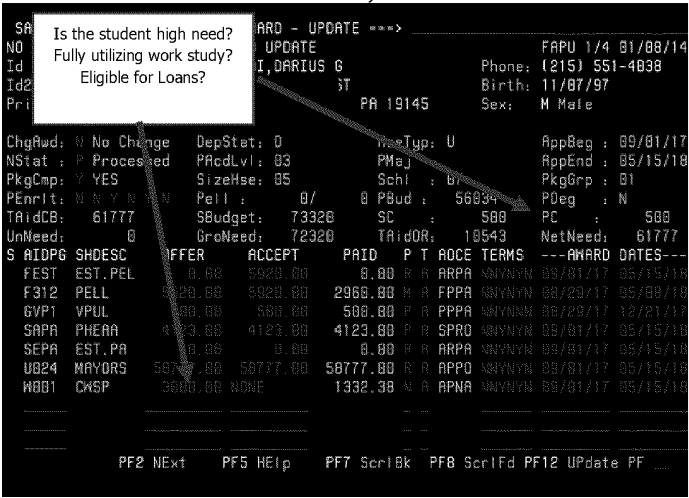
- Division of the Vice Provost for University Life (VPUL)
- Emergency Request Liaison (currently Maria Deoliveira)
- Financial Aid Counselor(s)

### 1.4 TECHNOLOGY



- SAM
- EASI

## 1.5 PROCEDURE STEPS

#	Step	Systems & Tools	Step Owner
14:	Receive completed Emergency Funding and Opportunity Grants application.  Student should have met with their Counselor prior to submitting the application (the application includes directions to this effect).  <i>Note: Application is completed online by students and distributed to ER Liaison Deoliveira and VPUL staff via Wufoo system. If verbal requests for aid occur, students are directed to complete this form. In emergency situations where aid needs to be disbursed immediately, students are directed to fill out this form after the fact for tracking purposes.</i>	N/A	Emergency Request Liaison, VPUL
14:	Send application to relevant Counselor for review.	N/A	ER Liaison
14:	Receive the application and conduct a thorough review of the student's financial aid profile (e.g. need, current package, possibility of reevaluation, background information). Send ER Liaison a briefing on the student's status.  This briefing should include information such as: <ul style="list-style-type: none"> <li>• Has the student already spoken with their Counselor? If so, provide overview of conversations.</li> <li>• Was the request initially denied by Financial Aid?</li> <li>• Provide high-level summary of the student's financial aid situation</li> </ul> <i>Note: This review must occur as soon as possible (ideally same-day). Some information may not be legally shared with VPUL (e.g. PII or detailed financial information).</i> 	SAM	Counselor
14:	Forward student briefing to VPUL staff.	N/A	ER Liaison
14:	Interview all applicants to clarify any questions. Email takeaways from interview to ER Liaison. This email should also note any VPUL resources that are applicable to the student's case (e.g. meal	N/A	VPUL

#	Step	Systems & Tools	Step Owner
	<p>tickets, refurbished computers) and/or referrals to resources in other offices (e.g. discounted tickets from Cultural Center).</p> <p><i>Note: VPUL conversation may address more sensitive topics that student did not previously discuss with Counselor (e.g. family issues).</i></p> <p><i>Note: For international students, communicate that this award may potentially inflate their tax-on-grant responsibility. Counselors also communicate this information in any interactions with the student.</i></p>		
14	Discuss takeaways from interview with relevant Counselor (either via email or in person).	N/A	ER Liaison
14	<p>Review the application, the interview takeaways, and the student's financial aid profile, and determine if need should be approved and if the current financial aid award can be increased.</p> <p>Regardless of the determination, offer the student general guidance based on their situation (e.g. adjust dining plan or housing) and advocate on their behalf if necessary (e.g. call programs, facilitate removal of incorrect charges from their account).</p> <p><i>Note: Refer to any applicable VPUL resources when making determination.</i></p>	SAM	Counselor
<i>If need is approved and the current award can be increased...</i>			
14	<p>Adjust the package accordingly. Increase the budget, add aid to the package, and issue a revised award notice.</p> <p>Adjust budget on EU screen and/or adjust package on PU screen. Update flags on SU1:</p> <ul style="list-style-type: none"> <li>• EvalDte to M</li> <li>• PackDte to M</li> <li>• NotfDte to R</li> </ul> <p><i>Note: If student has a loan, the Loan Office should be automatically notified that a change occurred in the award. However, there should be no impact to the student's loan award as long as the changes were correctly made.</i></p>	SAM	Counselor

#	Step	Systems & Tools	Step Owner
---	------	-----------------	------------

```

SAM  YR: 2017B  EVALUATION - UPDATE ---->
NO CHANGES TO SAM RECORD - NO UPDATE
Id :      Name: THAI, DARIUS G
Id2:      Addr: 1
Privacy: A Authorized P PA 19145 Sex: M Male
Ty/Amt1 : 01 47418 UNDERGRADUATE TUI Ty/Amt11: 00 236 UNDERGRAD OTHER
Ty/Amt2 : 02 4752 UNDERGRAD GENERAL Ty/Amt12: 00 500 UNDERGRAD OTHER
Ty/Amt3 : 03 1200 UNDERGRADUATE BOO Ty/Amt13:
Ty/Amt4 : 0C 820 ED TECH FEE Ty/Amt14:
Ty/Amt5 : 08 1035 PERSONAL Ty/Amt15:
Ty/Amt6 : 0E 546 CLINICAL FEE Ty/Amt16:
Ty/Amt7 : 04 9820 UPPERCLASS ROOM Ty/Amt17:
Ty/Amt8 : 06 5245 UC RESIDENT BOARD Ty/Amt18:
Ty/Amt9 : 07 865 ON CAMPUS TRANSPD Ty/Amt19:
Ty/Amt10: Ty/Amt20:

Total Student Budget 73320 Eval Ctr:
Less SC: 500 PellBud: 56034
Less PC: 500 GSLBud:
Gross Financial Need : 72320 * StBudgt:
Less Outside Resrs: 10543 DirCost: 0
Net Financial Need : 61777 * --- REVISION INFORMATION ---
Less Campus Resrs : 61777 RvDt/Time: 12/01/17 20:54:3
Under/Over Award : 0 * User: Mod: D40 RL: 01
PFS Help PF12 Update PF
  
```

```

SAM  YR: 2017B  PACKAGE AWARD - UPDATE ---->
NO CHANGES TO TRK RECORD - NO UPDATE
Id :      Name: THAI, DARIUS G
Id2:      Addr: 1
Privacy: A Authorized P PA 19145 Sex: M Male
ChgRwd: 0 No Change DepStat: 0 Beg: 09/01/17
NStat: P Processed PAcclvl: 03 End: 05/15/18
PkgCmp: Y YES SizeHse: 05
PENrft: N N Y N Y N Pell: 0/ P Bud: 56034 P Deg: N
TAidCB: 61777 SBudget: 73320 SC: 500 PC: 500
UnNeed: 0 GroNeed: 72320 TAidOR: 10543 NetNeed: 61777
S-AIDRC SHDESC OFFER ACCEPT PAID P T ACCE TERMS ---AWARD DATES---
FEST EST.PEL 0.00 5020.00 0.00 R A RPA NNYNN 09/01/17 05/15/18
F312 PELL 5020.00 5020.00 2960.00 R A FPPA NNYNN 09/20/17 05/09/18
GVP1 VPUL 500.00 500.00 500.00 P A PPPA NNYNN 09/20/17 12/21/17
SAPA PHERA 4123.00 4123.00 4123.00 P A SPRD NNYNN 09/01/17 05/15/18
SEPA EST.PA 0.00 0.00 0.00 R A RPA NNYNN 09/01/17 05/15/18
UB24 MAYORS 50777.00 50777.00 50777.00 R A APPD NNYNN 09/01/17 05/15/18
MB01 CNSP 3000.00 NONE 1332.38 R A APNA NNYNN 09/01/17 05/15/18
PF2 Next PF5 Help PF7 ScrBk PF8 ScrFd PF12 Update PF
  
```

```

SAM  YR: 2017B  SAM FILE - UPDATE ---->
Id :      Name: KRONE, MICHAEL B
Id2:      Addr:
Privacy: A Authorized 4 Sex:
AdmStat: 1 PMajor: Schl: 04 OpStat: 0 1/2/3/4/5/6 Beg: 09/01/17
PAdclvl: 03 S/PHS2: 00 Degr: 021 SHseTyp: 0 N N Y N Y N End: 05/15/18
CurFaSt: SpHnd: PDeo: N Ath1/2: P F F PkGrp: 01
--- FILE STATUS --- IAL --- AWARD DATA ---
Aid App: 10/25 Adjusting Flags 0034 19721 SBudget: 73276
FAF/CFAR: 02/07/17 GSL budget: 19721 Par Cont: 1000
AppComp: 02/07/17 Tx/NTxInc: 19721 0 Stu Cont: 1000
FilComp: 02/07/17 NetAsset: 0 EFC: 2600 (89)
NeedDte: 09/01/17 --- PELL/FED GRANT DATA ---
EvalDte: 04/10/17 P IdS/TrN/Id: KR 01 201753719 OutsAid: 10043
PackDte: 11/07/17 M Est/ActIdx: 0 0 NetNeed: 57633
NotfDte: 11/09/17 P Qdgt/R/PJX: 56034 CampAid: 57633
AcptDte: 10/09/17 N Sch/PF/Exp: 5000 5020 UnNeed: 0
DisbDte: 11/17/17 N PS/VS/IVDt: N TRid: 67676.00
ChgdRwd: N SSSStatus: TRidNNB: 0
PellElg: Y SSDate: Aw/Rc CH:
REVISION INFORMATION: RvDt/Time: 12/01/17 20:39:20 User: Mod: D30 RL: 006
PF1 Prev PF2 Next PFS Help PF12 Update PF
  
```

If the need is approved but the current award cannot be increased...

14: Recommend to Emergency Request Liaison that the expense be	N/A	Counselor
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```

SAM      YR: 2017      EVALUATION - UPDATE      ==>

Id :      Name:      Adjusting COA      Phone:      FAEU 1/1 01/26/14
Id2:      Addr:      Birth:      03/19/97
Privacy: A Authorized      HOUSTON      TX 77099      Sex:      F Female
Ty/Amt1 : 01      47416 UNDERGRADUATE TUI      Ty/Amt11: 00      3345 UGRAD HEALTH TMSU
Ty/Amt2 : 02      4752 UNDERGRAD GENERAL      Ty/Amt12: 00      425 UNDERGRAD OTHER E
Ty/Amt3 : 03      1000 UNDERGRAD B00      Ty/Amt13: 00      500 UNDERGRAD OTHER E
Ty/Amt4 : 0C      820 ED TECH FEE      Ty/Amt14:      _____
Ty/Amt5 : 09      1035 PERSONAL      Ty/Amt15:      _____
Ty/Amt6 : 0E      540 CLINICAL FEE      Ty/Amt16:      _____
Ty/Amt7 : 04      8600 UPPERCLASS ROOM      Ty/Amt17:      _____
Ty/Amt8 : 05      5845 UC RESIDENT BOARD      Ty/Amt18:      _____
Ty/Amt9 : 0I      860 ON CAMPUS TRANSPD      Ty/Amt19:      _____
Ty/Amt10: 0T      750 UNDERGRADUATE TRA      Ty/Amt20:      _____

      Total Student Budget      77611
      Less SC:      20
      Less PD:      0
Gross Financial Need :      77591 *
      Less Outside Resrs:      7920
Net Financial Need :      69671 *
      Less Campus Resrs:      69171
Under/Over Award :      500 *

      PFS WE1p      Eval Ctr:      _____
      Pel1Bud:      58934
      GSLBud :      _____
      StBudget:      _____
      DirCost:      0
      --- REVISION INFORMATION ---
      RvDt/Time: 11/16/17 12:53:59
      User: MD      Mod: PU      RL: 00
      PF12 Update PF _____

```

```

SAM      YR: 2017B PACKAGE AWARD - UPDATE  >>>
AWARD RECORD(S) UPDATED
Id :                      Name: NGUYEN, HONG H          Phone: (832) 488-0818
Id2:                      Addr: 9066 WILCREST DR          Birth: 09/19/97
Privacy: A Authorized      HOUSTON                      TX 77099      Sex: F Female

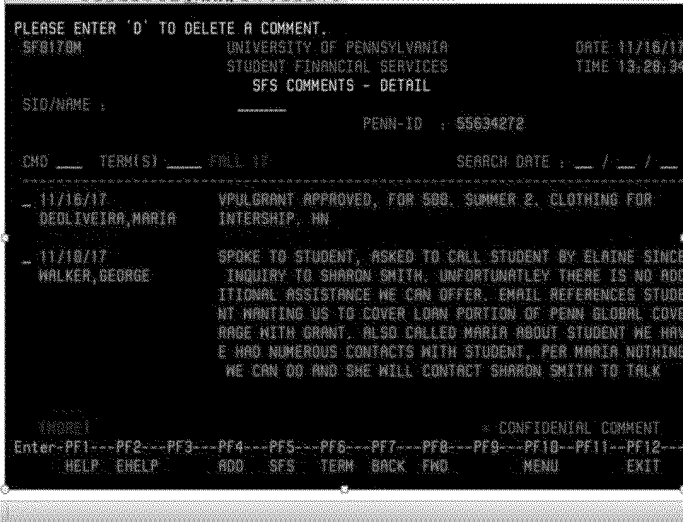
ChgRcd: N No Change      DepStat: D                      HseTyp: U          AppReg: 09/01/17
NStat:  R Ready          PAcclLvl: 02          PMaj:              AppEnd: 05/15/18
PkgCmp: Y YES            SizeHse: 04          SchL: 1 07        PkgGrp: 01
PenRlt: N N Y N Y N      Pell: 0/              PBus: 56834        PEdg: N
TaidCDB:                  SBudget: 77111      SC: 20            PC: 0
UnNeed:                  GroNeed: 77891      TaidDR: 0420      NetNeed: 68671

S AIDPG SHDSC 0550 0550 0550 PAID P T ACE TERMS ---AWARD DATES---
D999 SPON 1000.00 N A PPPA NNYNYN 09/01/17 05/15/18
FEST EST 2950.00 N A ARPA NNYNYN 09/01/17 05/15/18
F882 SEOS 2000.00 N A APPA NNYNYN 09/01/17 05/15/18
F312 PELL 2960.00 N A FPNA NNYNYN 09/01/17 05/15/18
GVPI VPUL 0.00 N A PRNA NNYNYN 09/01/17 05/15/18
N061 EHRLICH 17000.00 27000.00 13900.00 N A APPA NNYNYN 09/01/17 05/15/18
OR11 OUTSIDE 0.00 2000.00 0.00 N A PRNA NNYNYN 09/01/17 05/15/18
UB15 PENN GR 30171.00 35171.00 17800.00 N A APPO NNYNYN 09/01/17 05/15/18
N001 CNSP 2000.00 NONE 019.00 N A PFNA NNYNYN 09/01/17 05/15/18

PF2 Next PF5 Help PF7 ScriBk PF8 ScriFd PF12 Update PF

```

<p><b>15.</b> VPUL can follow up with Financial Aid for clarifications as necessary. Counselors should provide additional guidance to students on their financial situation (refer to step 7).</p> <p>If necessary, Financial Aid and VPUL can meet <b>together</b> with the</p>	<p>N/A</p>	<p>VPUL, Counselor</p>
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#	Step	Systems & Tools	Step Owner
	student to eliminate back-and-forth communications and present a unified front.		
	<i>Return to standard process</i>		
15	Document the application outcome on the student's screen in EASI, and communicate the final decision to the ER Liaison.	EASI	Counselor
			
15	Send an email to the student notifying them of their application outcome.	N/A	ER Liaison
	<i>Note: Use pre-developed templates for the 3 options (revised budget / aid package, Access &amp; Retention grant, or no additional support) and edit as necessary.</i>		
15	On a weekly basis, send VPUL an email with all recent student notification emails included as attachments for reference.	N/A	ER Liaison
15	<p>If need was approved, contact the student (same-day) to determine whether a cash advance or direct deposit is required.</p> <p>If cash advance is needed, create an invoice and call student to Financial Aid office to bring to Cashier's Office.</p> <p>If the student does not have direct deposit set up and does not want a cash advance, request a check from Student Accounts. Student Accounts will email the student when the check is ready for pickup (generally 3-5 days).</p>	N/A	Counselor
15	If need was approved, follow up to ensure that adjustments fully processed and are disbursed (e.g. SAM flags set properly, valid ISIR on file, loans are signed).	SAM	Counselor
15	Send VPUL a summary spreadsheet of Emergency and Opportunity Funding awards (including student name, Penn ID, request, and outcome / amount).	N/A	ER Liaison
	<i>Note: This document can also be shared with VPUL via Box or G Drive for ease of access.</i>		

#	Step	Systems & Tools	Step Owner
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## 1.6 QUESTIONS / ESCALATION

Any questions regarding this procedure should be directed to Elaine Varas

If a student has questions about the application outcome, talk them through the process and reasoning. Stay in touch with students via email to monitor the situation. VPUL has resources to check in with students if they are uncommunicative. If necessary, Financial Aid and VPUL can meet with a student together to eliminate back-and-forth communications and present a unified front.

## 1.7 MAINTENANCE

Owner	Date of Initial Sign-Off	Date of Last Update	Update Cadence
Maria Deoliveira	11/11/17	N/A	Annually

## 1.8 REFERENCES AND DEFINITIONS

Reference Type	Reference Name	Notes
Internal Forms	Emergency and Opportunity Funding Request Form	<a href="https://pennvpul.wufoo.com/forms/emergency-funding-and-opportunity-grants/">https://pennvpul.wufoo.com/forms/emergency-funding-and-opportunity-grants/</a>

Term	Definition
Access & Retention Fund	Fund that supports low-income, underrepresented, and first-generation students
Emergency Funding	Grant to address a time-sensitive problem that may impact academic success
Opportunity Funding	Grant to increase access to co-curricular experiences
VPUL	Vice Provost for University Life
Wufoo	External online web form vendor; Access & Retention applications are processed through Wufoo system



## C FLAG REVIEW PROCEDURE

### 1.3 PURPOSE AND AUDIENCE

A C Flag on a Student Aid Report (SAR) / Institutional Student Information Record (ISIR) is an indication that something on the student's record must be resolved or verified before federal student aid can be disbursed, or in some cases, before federal aid can be awarded. C Flag issues must be resolved in a timely manner to facilitate the award process.

This is an internal job aid for Financial Aid staff.

### 1.2 DESCRIPTION

This process is intended to address C Flag issues in a timely manner and ensure that students get the information they need to resolve the issue. C Flags are indicated by a "C" next to the EFC on the ISIR, and fall into two categories: institutional action or student action. Students can view the required action by reviewing their SAR. Note that this process excludes upstream FAFSA issues (e.g. missing signature), as these issues prevent federal EFC from being calculated and student information from being transmitted to Penn.

C Flag issues should be resolved as quickly as possible to ensure timely delivery of federal funds (7-10 business day turnaround from initial notification to resolution).

Central to the C Flag Review process is a C Flag Review Committee comprised of Financial Aid Counselors. Committee membership will rotate to ensure that multiple Counselors gain experience.


### 1.3 PARTICIPANTS

- Financial Aid Counselor(s)
- C Flag Review Committee

### 1.4 TECHNOLOGY

- SAM
- Online Portals: NSLDS, COD, and FAA Access
- Imaging

### 1.5 PROCEDURE STEPS

#	Step	Systems & Tools	Step Owner
15	Access automatically generated ORM report detailing open C Flags for all students.	N/A	Review Committee
			
16	Send the ORM report to Counselors who have students on the list. The Counselor is responsible for reviewing the list and following up with applicable students.	N/A	Review Committee
16	Receive the ORM report and reach out to the student to obtain	N/A	Counselor

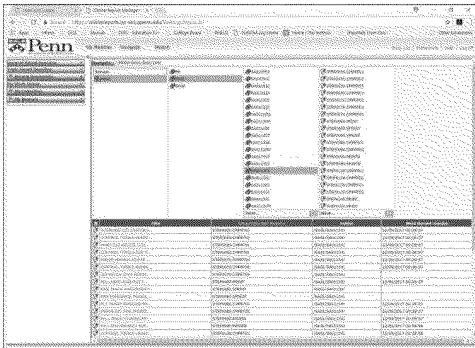


#	Step	Systems & Tools	Step Owner
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required documentation (refer to the C Flag Management Spreadsheet for required documentation by issue and official language to be used in email to student).

If the student does not respond to the request, federal aid will not be disbursed. Institutional aid will still be awarded based on standard calculations, but federal aid will not be replaced by Penn Grant aid.

*Note: The student should already be aware of the request, having previously received a system-generated email and an alert in Penn InTouch (both automatically generated when a C Flag is identified in SAM). Common issues include mismatching information (name, DOB, SSN) or citizenship issues.*

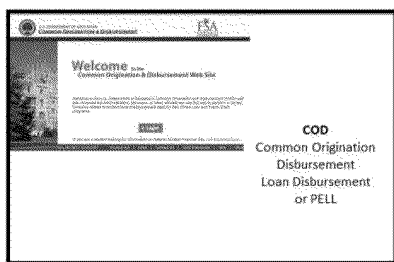
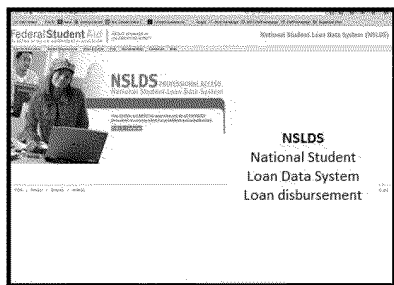


- 16:** Receive the requested documentation, and access NSLDS, COD, and FAA Access (as necessary) to make any required changes or check on aggregate loan limits.

NSLDS  
COD  
FAA Access

Counselor

*Note: Token access to systems will be phased in for Counselors; will require training prior to receipt of token.*



Any questions regarding this procedure should be directed to Stephanie Brocklehurst and Jasmine Simmons.

Owners	Date of Initial Sign-Off	Date of Last Update	Update Cadence
Stephanie Brocklehurst	11/10/17	N/A	Annually
Jasmine Simmons	11/10/17	N/A	Annually

Reference Type	Reference Name	Notes
Internal Spreadsheet	C Flag Management Spreadsheet	Reference to determine responsible party (Counselor vs. Committee) and appropriate messaging to student

ATTORNEY'S EYE'S ONLY

The National Student Loan Data System (NSLDS)	The U.S. Department of Education's central database for Federal Student Aid
Student Aid Report (SAR)	The student-facing report drawn from FAFSA information; lists basic information about federal student aid eligibility

## SAM QUICK REFERENCE GUIDE

### DOCUMENT OVERVIEW

Student Aid Management (SAM) is the primary system Penn uses to process student financial aid.

This internal "quick reference" guide for Financial Aid staff is broken down into four sections:

1. Standard Packaging Procedures
2. Special Circumstances
3. Troubleshooting
4. General Reference

Note that this guide frequently refers to Penn Financial Aid policies and/or procedures where additional, more detailed information can be obtained.

### COMMON QUESTIONS

#### STANDARD PACKAGING PROCEDURES

##### How do you create Cost of Attendance?

The Director of Financial Aid provides Systems with the upcoming year's budgets annually (March/April timeframe) and Systems codes these budgets into the SAM rules. Undergraduate tuition is set by the Board of Trustees, and other elements of COA are determined by the Budget Office and by Financial Aid (refer to *Undergraduate COA Definition Policy*).

Each graduate / professional school sets its own tuition and specific fees, and the Board of Trustees sets the graduate General Fee. Wharton, Law, Med, and Vet currently set their own living expense budget; all other graduate / professional schools utilize a living expense budget set by Financial Aid.

Refer to the *Undergraduate COA Adjustments Procedure* and *Graduate COA Adjustments Procedure* for information on adjusting COA.

#### **What are the steps to input a standard award?**

Open PU1 screen, enter AIDID and Offer Amount, then hit enter. Refer to the *Undergraduate Packaging Procedure* and *Graduate Packaging Procedure* for AIDID reference tables and additional information.

#### **What are the steps for increasing / decreasing an award?**

Refer to the manual packaging sections of the *Undergraduate Packaging Procedure* and *Graduate Packaging Procedure* for more information. Increases / decreases should follow the standard packaging strategy.

- Campus-Based Loans – adjust offer on PU1 screen
- Alternative and Direct Loans – adjust offer on PU1 screen (actual processing handled via PLS); require new application from the student
- Penn Grant – adjust offer on PU1 screen
- Federal Funds (SEOG and FWS) – adjust offer on PU1 screen

#### **How are the Grad Funding funds added?**

There is a nightly integration cycle which pulls information from Pennant Grad Funding into SAM and automatically posts awards. Note that these awards are a placeholder – build the rest of the package around them, but remember that the funds pay through Grad Funding (not through SAM).

Note that Dental, Vet, and the School of Social Policy and Practice (SP2) Masters do not utilize Grad Funding, so all funds are added directly to SAM. Additionally, the Nursing School only uses Grad Funding for some students. All PhD students are handled through Grad Funding.

#### **What primary flag needs to be set to assure an award notice is sent?**

Confirm that NotfDte on SU1 is set to "R" (setting to "N" means "Do Not Notify"). Note that this is the primary flag; additional troubleshooting may be necessary to send the award notice (refer to the troubleshooting sections of the *Undergraduate Packaging Procedure* and *Graduate Packaging Procedure*).

#### **What are the key preconditions for disbursement out of SAM?**

- FileComp on SU2 populated with a date
- Actual Enrollment status on SU1 is "F"
- ACCEPT Amount on PU2 is populated (automated)

Note this is primarily for undergraduate students, because very little graduate aid is disbursed through SAM.

#### **What needs to be done to assure a student receives a promissory note request?**

Run a notification for the student population in which the student falls. Send information to the vendor (ECSI) to produce a loan note, which is then sent to the student to sign. The loan note record is then updated on the SU2 screen under Letter Code, as well as on PNS in SFS EASI (automated).

To troubleshoot promissory notes:

1. Check to see if student went through notification
2. Confirm that package is correct, then run the student through notification again
3. If notification fails again, contact Systems (Joanna) to run ad hoc notification job

**SPECIAL CIRCUMSTANCES****How is a Study Abroad award packaged?**

Refer to the "Study Abroad – One Semester" and "Study Abroad – Full Year" sections of the *Undergraduate Packaging Procedure* for detailed packaging guidance. (No Abroad programs for graduate / professional students.)

**How does the SAM process differ for LPS students?**

The major difference is that LPS student packaging is completely manual (tracking assignment of need-based aid can be rolled over from year-to-year, but budgets must be manually posted each year). Refer to the manual packaging section of the *Undergraduate Packaging Procedure* for more information. Additionally, remember to check actual enrollment for LPS students based on billed tuition (not assumed to be full-time). LPS students tend to require more SAM troubleshooting due to manual packaging and nuances.

**What steps need to be taken to adjust an award for an Outside Scholarship?**

Outside Scholarships are manually added, and lead to a reduction in summer savings, Work-Study, and Penn Grant (in that order). Refer to the *Outside Scholarships Procedure* for more information.

**What steps need to be taken to adjust an award for an Endowed Scholarship?**

Endowed Scholarships are manually added once all other packaging is complete, and result in a dollar-for-dollar reduction in the Penn Grant. Refer to the *Endowed Scholarships Procedure* for more information.

**How do you adjust Cost of Attendance for just one term? An award for just one term?**

Refer to the *Undergraduate Packaging Procedure* and *Graduate Packaging Procedure* for information on manually adjusting both budget components and awards.

**What steps need to be taken to adjust an award for tuition benefits?**

Faculty / Staff tuition benefits should be added during Need Analysis. Systems runs a job to pull Faculty / Staff tuition benefits from Human Resources into SAM. The benefit should be added on PU1, and leads to a dollar-for-dollar reduction in summer savings, Work-Study, and Penn Grant (in that order). Refer to the "Faculty / Staff Benefit" section of the *Undergraduate Packaging Procedure* for more information.

Note that the Faculty / Staff tuition benefit posted in SAM is only for reference (not paid through SAM; the aid is posted directly to the student account).

**How do you create Cost of Attendance for summer? How is a summer award packaged?**

There are no set COA tracks for summer programs, because each student's COA will be different depending on the schools and classes attended. Thus, summer awards need to be manually packaged. Refer to the *Undergraduate Packaging Procedure* for more information.

**TROUBLESHOOTING****How do you pull an unmatched FAFSA into SAM?**

Unmatched FAFSAs remain in suspense when either 1) the student's SSN does not match or 2) the term record does not match (e.g. a student is graduating in August but needs a FAFSA for the upcoming year). Wait until unmatched students contact the Financial Aid office, then refer the case to Mary Ann. Mary Ann makes modifications to the suspense file as necessary.

**How do you resolved Duplicate SSNs and Penn IDs related to SAM financial Aid records?**

Duplicate SSN records can be generated for the following reasons:

- Athletic Pre-Reads – most common; occurs when Financial Aid builds the file with actual SSN, but Admissions assigns a dummy SSN
- High school students who attended summer programs at Penn

- Students who apply to multiple Penn graduate programs

To resolve, enter the correct SSN in the Id2 field – this triggers an automatic update to the Id field. For Athletic Pre-Reads, update the Admissions-generated record with the correct SSN, then manually delete the Pre-Read record (after confirming that all relevant information is also captured in the Admissions record).

#### **What are the steps to troubleshoot an award that is not disbursing?**

- File complete on TU1
- Budget built for student (missing budget can be an issue for fall-only or 5th-year students)
- Student and parent contribution >\$0 on SU2
- Manual adjustments (e.g. Outside and Endowed Scholarships, RA benefits) processed correctly, and flags set accordingly
- Student status (AdmStat on SU1 and TU1) is not blank

Refer to the “Troubleshooting Unpackaged Cases” sections of the *Undergraduate Packaging Procedure* and *Graduate Packaging Procedure* for detailed troubleshooting information.

#### **What are the steps to troubleshoot a notice that did not go out?**

- Look at output of notification run
- Check that student has already gone through packaging and UnmetNeed is \$0
- Check that NotfDte flag is “R”
- Check SU2 for HoldCode issues (for undergraduates)
- Check AdmStat – either “0” or “1” (matriculated)
- Check any other fields that notification is using to select the population

#### **How do we identify Over Awards of Federal Aid Funds – over Need over Cost?**

Check the Overaward Report for information. Note that a nightly cycle in PLS automatically adjusts Direct Loans when grant funding is added to ensure that an overaward does not occur (Title VII and Title IV funds need to be adjusted manually).

For Federal overawards, the biggest issue area is Federal Work-Study. Check the Work-Study report to determine eligibility.

### **GENERAL REFERENCE**

#### **Key reminders:**

- Remember to save adjustments by moving away from a given screen (triggers “SAM Record Updated”); particularly important to remember when wrapping up work at the end of the day
- Purge vs. delete functionality:
  - If within same task, use purge
  - BUT, can’t purge federal AIDIDs (have to delete) or purge an award once it pays
    - For payed awards, zero out, wait until disbursement cycle pulls funds off of AR system, then delete

#### **Key reports that support QC / troubleshooting:**

<b>Report</b>	<b>Key Workaround and Guidance</b>
<b>521</b>	Undergraduate Audit (packaging and award errors)
<b>541</b>	Graduate Audit (packaging and award errors)
<b>620</b>	Disbursement errors
<b>615 and 616</b>	Incomplete / unpackaged students

<b>410x</b>	Packaging (additional level of detail for QC)
<b>412x</b>	Notification (additional level of detail for QC)
<b>400x</b>	Budgets (additional level of detail for QC)

**SAM jobs schedule and key system dependencies:**

- Disbursement occurs weekly (early Monday morning as of January 2018)
- System dependencies (SAM update cadence)
  - Grad Funding: Monday – Friday nightly updates
  - PLS: Monday – Friday nightly updates (records only; disbursement does not occur through SAM)
  - SRS: Monday – Friday nightly updates (prior to student matriculation, Admissions feeds information directly into SAM; after matriculation, SRS is the key record)

**1.6 QUESTIONS / ESCALATION**

Any questions regarding this procedure should be directed to B Wiscount and Rob Tisot

**1.7 MAINTENANCE**

<b>Owners</b>	<b>Date of Initial Sign-Off</b>	<b>Date of Last Update</b>	<b>Update Cadence</b>
B Wiscount	12/18/17	N/A	Annually

**1.8 REFERENCES AND DEFINITIONS**

<b>Reference Type</b>	<b>Reference Name</b>	<b>Notes</b>

<b>Term</b>	<b>Definition</b>



## NEED ANALYSIS REFERENCE GUIDE

### 1.4 PURPOSE AND AUDIENCE

Need analysis is the process by which Penn determines student eligibility for financial aid based on students' financial circumstances. Need analysis results in an Expected Family Contribution (EFC) – the amount Penn expects a family to contribute to their student's education.

This is an internal job aid for Financial Aid staff. This job aid captures guidance for key topics that historically have caused confusion or resulted in variance in how Professional Judgment (PJ) is applied.

### 1.2 DESCRIPTION

Penn awards aid based on demonstrated financial need – the difference between the cost of Penn and the amount a family is expected to pay (EFC). Penn is committed to meeting 100 percent of demonstrated need for all admitted students. Penn's approach to need analysis largely reflects the College Board's Institutional Methodology (IM), and incorporates guidance from the 568 Presidents Group.

The need analysis procedure occurs in the Needs Analyzer tool. This job aid does not document the entire need analysis process, but rather provides key guidance around the following topics:

9. Number in Household / Number in College
10. Child Support
11. Housing Adjustment
12. Home Equity and Other Real Estate
13. Other Taxable Income
14. BABs

Note that these procedures should be followed even when they differ from historic practices. The process streamlining / standardization reflected in this document is based on decisions by Penn Financial Aid leadership.

Line items in Needs Analyzer that are picked up directly from taxes and generally should not be adjusted (unless adjustments made to family size or income):

- Dividends and Interest
- FICA
- State and Local Taxes
- AESA / CESA
- Federal Taxes (automatically adjust based on changes in Needs Analyzer)

### 1.3 PARTICIPANTS

- Financial Aid Counselor(s) and Managers

### 1.4 TECHNOLOGY

- Needs Analyzer

### 1.5 PROCEDURE STEPS

#### Number in College / Household Size

*Note: This category reflects the most common area of adjustment in Needs Analyzer (~60% of cases). The Number in College calculation reduces the Penn parental contribution (PC) to account for educational expenditures on other siblings. The Household Size calculation feeds the Standard Maintenance Allowance and the effective Parental Contribution.*

#	Step	Systems & Tools	Step Owner
1.	Review the CSS Profile and PFAS for number in household / college information.	N/A	Counselor

#	Step	Systems & Tools	Step Owner
2.	<p>Click the "SMA" line in Needs Analyzer.</p> <p>Remove from Number in College:</p> <ul style="list-style-type: none"> <li>Graduate students</li> <li>5<sup>th</sup>-Year students UNLESS extended undergraduate program (e.g. Architecture, Pharmacy) or family specifically notes that sibling is struggling academically</li> <li>6<sup>th</sup>-Year students (always)</li> <li>Military academy attendees</li> </ul>	Needs Analyzer	Counselor
3.	<p>Click the "Number in College" line in Needs Analyzer.</p> <p>Adjust allowance for Number in College:</p> <ul style="list-style-type: none"> <li>Community college – max allowance of \$5000</li> <li>Full athletic scholarships – compare other school's PC to Penn's 40% calculation; if lower, use the lower amount</li> </ul> <p>To update allowances, click on the "Number in College" line item, check the "Override" box, input the new allowance amount(s), choose "COR" from dropdown, then hit "Recalculate."</p> <p><i>Note: For students removed from Number in College, the allowance will be zeroed out automatically.</i></p>	Needs Analyzer	Counselor
4.	<p>The updated "Number in College" automatically reduces the Penn PC per the below:</p> <ul style="list-style-type: none"> <li>1 in college: 100% of PC</li> <li>2 in college: 60% of PC (50% if all attending Penn)</li> <li>3 in college: 45% of PC (33% if all attending Penn)</li> </ul> <p>For Penn siblings, manually adjust the PC to reflect the 50% (for 2 at Penn) or 33% calculation (for 3 at Penn).</p> <p><i>Note: Do not add Penn sibling's name when submitting case out of Needs Analyzer.</i></p>	Needs Analyzer	Counselor
5.	<p>Update "Household Size." Note that graduate students, 5<sup>th</sup>-year students, and military academy attendees are counted in the household size.</p> <p>If sibling is 22+, not in school, and not on taxes, exclude from Household Size.</p> <p>Compare the CSS Profile and PFAS to determine who else is included in the household (e.g. grandparents). Check notes in the Profile for additional information. If the two documents do not match, <b>use the smaller household size number</b> (automatically calculated by Needs Analyzer).</p>	Needs Analyzer	Counselor
6.	<p>Click the "SMA" line, update "Parents' Number in Family" and "Parents' Number in College" to the numbers determined above, then hit "Recalculate."</p> <p><i>Note: These changes will impact the SMA amount, but not allowances for number in college (hence the importance of step 3). Note also that SMA is automatically adjusted based on cost of living (COL).</i></p>	Needs Analyzer	Counselor

#	Step	Systems & Tools	Step Owner
7.	Clearly document any changes in case notes.	Needs Analyzer	Counselor

**Child Support**

#	Step	Systems & Tools	Step Owner
3.	Compare the amount of child support reported on the custodial parent's CSS Profile, the noncustodial parent's CSS Profile, and the PFAS.  <i>Note: If there is uncertainty around which parent is the custodial parent, check the student's listed emergency contact, FERPA privacy settings, and/or ask the student who they live with 50%+ of the year.</i>	N/A	Counselor
<i>Reported amount of child support matches...</i>			
4.	If the reported amount matches across the three forms, no further action is required. The correct child support amount will already be reflected in Needs Analyzer (system default).	N/A	Counselor
<i>Reported amount of child support DOES NOT match...</i>			
5.	If the reported amounts differ by LESS than \$1000 OR the family's EFC is greater than \$15,000, simply take the highest reported amount.	Needs Analyzer	Counselor
6.	If the reported amounts differ by MORE than \$1000 AND the family's EFC is less than \$15,000, ask the custodial parent for clarification.  <i>Note: If the custodial parent provides the same information twice, use this amount. We generally do not follow up with the noncustodial parent for more information. <b>Remember never to communicate information provided by the noncustodial parent to the custodial parent (and vice versa).</b></i>	Needs Analyzer	Counselor
<i>Return to standard process...</i>			
7.	Determine the number of children for which the child support is received (Child Support Received / # of Children).  <i>Note: Only biological children should be included in this calculation.</i>	N/A	Counselor
8.	Determine if child support will end for the student entering Penn. If so, subtract this amount from the total child support received.  <i>Example: Child support received is \$9000. There are 3 children in the household. Child support received should be <math>\\$9000/3 = \\$3000</math> each. If it is ending for the student entering Penn, the total child support received should be \$6000.</i>	Needs Analyzer	Counselor
9.	If the NCP has not filed a CSS Profile and we do not anticipate them to, take the child support they have paid for the child entering Penn as a direct contribution.  If the NCP's parental contribution for the student at Penn is less than what they paid in child support for that child, take the child support paid as a direct contribution. Professional Judgment is frequently required in this determination; refer to a Manager if	Needs Analyzer	Counselor

#	Step	Systems & Tools	Step Owner
	uncertain.  Remember that child support is added as "Other Untaxable Income" for the custodial parent, and added as "Other Allowances" for the non-custodial parent who is paying ( <b>the two numbers should be equal</b> ).		
10.	Click on the "AFDC/CS/EIC" line item, check "Override", and add the updated child support amount.  Hit "Recalculate" to incorporate revised child support amount into Need Analysis calculation.  <i>Note: For noncustodial parents (NCPs), only allow biological children to be added to their household size. The NCP should be allowed an SMA for their family and number in college, and an extra allowance for the same amount of child support added to the custodial parent (CP) calculation.</i>	Needs Analyzer	Counselor
11.	Clearly document any changes in case notes.	Needs Analyzer	Counselor

### Housing Adjustment

*Note: The Housing Adjustment formula is a family's monthly mortgage payment x 50. The result is an estimation of the net yearly income required to support the mortgage payments. In cases where the result is GREATER than the family's total reported income, we INCREASE the total income to this amount (as this indicates that there are likely unreported income streams not captured in the application).*

#	Step	Systems & Tools	Step Owner
1.	Check the CSS Profile for the reported monthly mortgage amount.	N/A	Counselor
2.	If a family could feasibly have afforded a higher mortgage in the past, remove the Housing Adjustment. Circumstances where this applies: <ul style="list-style-type: none"> <li>• Single-parent household</li> <li>• Recent job loss (within the last year)</li> <li>• Recent separation or divorce</li> </ul> <p>Additionally, Professional Judgement is required in some cases where low-income families are living in expensive zip codes.</p> <p>To remove, click on the Housing Adjustment amount, either reduce or zero out the amount, then hit "Recalculate."</p>	Needs Analyzer	Counselor
3.	In other circumstances, leave the Housing Adjustment as-is (x50 formula automatically applied by Needs Analyzer).	Needs Analyzer	Counselor
4.	Clearly document any changes in case notes.	Needs Analyzer	Counselor

### Home Equity

*Note: Home equity is a fairly "protected" asset.*

#	Step	Systems & Tools	Step Owner
	<i>Income cap already applied...</i>		
1.	Check the "Home Equity" line in Needs Analyzer. If the Src column is marked with an "I", no further action is required (the income cap has already been automatically applied).	Needs Analyzer	Counselor

#	Step	Systems & Tools	Step Owner
	However, consider removal of income gap in cases of self-employment (reference business return).  <i>Note: The income cap is 1.2 x total income.</i>		
	<i>Income cap not yet applied...</i>		
2.	If no "I" is present in the Src column and primary home equity is questionable, conduct a real estate database (e.g. Zillow, Realtor.com) search to obtain a third-party estimate of home value.	Needs Analyzer	Counselor
3.	Click on the "Home Equity" amount, enter the new value from real estate database research, and hit "Recalculate."	Needs Analyzer	Counselor
4.	Clearly document any changes in case notes.	Needs Analyzer	Counselor

**Other Taxable Income**

#	Step	Systems & Tools	Step Owner
1.	Reference the CSS Profile, PFAS, and taxes for other taxable income information (Business, Farm, IRA, Pension/Annuity, Rental, State/Local taxes, Social Security, unemployment, alimony, etc.).	N/A	Counselor
2.	Click on "Other Taxable Income," and determine whether each line item was a one-time distribution or is likely to be reoccurring income. Reference 3-year range on PFAS to make this determination (if consistent, leave in; otherwise, take out).  Examples of when income should be removed: <ul style="list-style-type: none"> <li>• Unemployment benefits if recipient obtained job</li> <li>• Lottery winnings (one-time award)</li> <li>• Roth IRA withdrawal</li> </ul> <i>Note: Capital gains are excluded from Need Analysis calculations (assumed to be one-time income). However, reference prior year to determine if capital gains is reoccurring. If so, add capital gains back in.</i>	Needs Analyzer	Counselor
3.	If line item is likely a one-time distribution, zero the amount out.  Use professional judgement to determine whether the distribution was reported in cash and liquid assets. If not, add the amount to cash and liquid assets (minus taxes paid).  Hit "Recalculate."	Needs Analyzer	Counselor
4.	Clearly document any changes in case notes.	Needs Analyzer	Counselor

**Business Add-Backs (BABs)**

#	Step	Systems & Tools	Step Owner
1.	Information on Schedule C is automatically populated in Needs Analyzer. Check for accuracy against the Schedule C (referencing the formula in Step 2, plus 100% of use of home).	Needs Analyzer	Counselor
2.	For S Corps and C Corps, manual calculation:  1% of cost of goods sold + 15% of expenses	Needs Analyzer	Counselor

#	Step	Systems & Tools	Step Owner
	MINUS Depreciation and Wages PLUS 100% of Depreciation (add back in)  For partially-owned C Corps and S Corps, send to Committee. Any complex C Corps should be referred to a Manager.		
3.	Additional business value questions (e.g. trial balance adjustments) should be referred to a Manager.	Needs Analyzer	Counselor

## 1.6 QUESTIONS / ESCALATION

Any questions regarding this procedure should be directed to Beth Cairns

## 1.7 MAINTENANCE

Owners	Date of Initial Sign-Off	Date of Last Update	Update Cadence
Beth Cairns	12/15/17	N/A	Annually

## 1.8 REFERENCES AND DEFINITIONS

Reference Type	Reference Name	Notes
External Reference	Online real estate databases – useful reference when validating home equity (Zillow, Realtor.com, etc.)	<a href="https://www.zillow.com/">https://www.zillow.com/</a> <a href="https://www.realtor.com/">https://www.realtor.com/</a>

Term	Definition

